

Norway

Exchange rate: US\$1.00 equals 5.76 kroner.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1936.

Current law: 1997 (national insurance).

Type of program: Universal and social insurance system.

Coverage

Universal pension: All persons residing or working as employees in Norway or on permanent or moveable installations on the Norwegian Continental Shelf, including noncitizen seamen serving on Norwegian ships outside territorial waters; citizens from European Economic Area (EEA) countries who pursue an activity as a self-employed person in Norway. Citizens from EEA countries working on Norwegian ships, except hotel and restaurant staff on cruise ships registered in the Norwegian international ship register; and certain categories of Norwegian citizens working abroad.

Earnings-related pension: All employed and self-employed persons with annual earnings above 72,881 kroner.

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

Source of Funds

Insured person: 7.8% of gross income, including payments in kind; pensioners and persons younger than age 17 contribute 3% of gross income.

The minimum earnings used to calculate contributions are 72,881 kroner.

There is no maximum limit on the earnings used to calculate contributions.

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

Self-employed person: 11% of income.

Contributions are calculated based on pensionable income (gross wage income including cash sickness, maternity, and unemployment benefits) greater than 39,600 kroner a year. The maximum contribution must not exceed 25% of annual income greater than 39,600 kroner.

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

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

The minimum earnings used to calculate contributions are 72,881 kroner.

There is no maximum limit on the earnings used to calculate contributions.

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

Government: Any deficit.

Qualifying Conditions

Old-age pension

Universal old-age pension: Age 67 with at least 3 years of residence between ages 16 and 66.

Retirement from employment is not required.

The pension is payable abroad under special conditions.

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

Special supplement: A supplement is provided to persons with limited work experiences, low income, or who receive a small or no earnings-related old-age pension.

Earnings-related old-age pension: Age 67 with at least 3 years of earnings above the base amount.

The base amount is 72,881 kroner.

Retirement from employment is not required.

The pension is payable abroad.

Disability pension

Universal disability pension: Paid to insured persons aged 18 to 66 with an assessed loss in earning capacity of at least 50%. The insured must have at least 3 years of coverage (1 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: A supplement is provided and varies according to age, entitlement to an earnings-related disability pension, and years of coverage.

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

Attendance benefit: Paid depending on the insured's assessed need for special attention or nursing.

The pension is payable abroad under special conditions.

Earnings-related disability pension: Paid to insured persons aged 18 to 66 with an assessed loss in earning capacity

of at least 50%. The insured must have at least 3 years of earnings above the base amount.

The base amount is 72,881 kroner.

Attendance benefit: Paid depending on the insured's assessed need for special attention or nursing.

The National Insurance Administration assesses the degree of disability.

The pension is payable abroad.

Temporary disability benefit: Paid instead of the earnings-related disability pension for an assessed loss in earning capacity of at least 50% (30% or 40% in selected counties) if an improvement in the insured's working capacity is likely. The insured must have at least 3 years of coverage (1 year in certain cases) immediately before the disability began.

Attendance benefit: Paid depending on the insured's assessed need for special attention or nursing.

The National Insurance Administration assesses the degree of disability.

Survivor pension

Universal survivor pension: The deceased had at least 3 years of coverage immediately before the date of death or was receiving a pension from the National Insurance Administration. The surviving spouse was married to the deceased for at least 5 years or provides care for at least one dependent child.

Universal orphan's pension: The deceased had at least 3 years of coverage immediately before the date of death or was receiving a pension from the National Insurance Administration. 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: A supplement is provided if the survivor is ineligible for an earnings-related survivor pension.

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

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

Earnings-related survivor pension: The deceased had at least 3 years of earnings above the base amount.

The base amount is 72,881 kroner.

The earnings-related survivor pension ceases on remarriage.

Transitional benefit: A surviving spouse who is not eligible for an earnings-related survivor pension may be eligible for a transitional benefit, subject to conditions.

Earnings-related orphan's pension: The deceased had at least 3 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 72,881 kroner.

Earnings-related survivor pensions are payable abroad.

Old-Age Benefits

Universal old-age pension: Up to 100% of the base amount is paid for a single pensioner; 170% for a couple if the spouse or cohabitant receives a pension or has annual income exceeding twice the base amount. The full pension is paid with at least 40 years of coverage.

The base amount is 72,881 kroner.

A proportionately reduced pension is paid for a coverage period shorter than 40 years. There is no guaranteed minimum pension.

Dependent's supplement (income-tested): 50% of the insured's pension is paid for a dependent spouse who does not receive an old-age pension in his or her own right; 40% of the base amount is paid for each dependent child younger than age 18.

Income test: The supplement is reduced by 50% of income in excess of an exemption amount.

Special supplement: 97% of the base amount is paid for a single pensioner. The rate varies according to age. Benefits are adjusted 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.

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

Earnings-related old-age pension: The pension is 42% of the base amount multiplied by the insured's average annual pension points 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. Annual pension points equal the difference between the insured's pensionable earnings plus the year's base amount divided by the base amount.

The base amount is 72,881 kroner.

The maximum earnings used to calculate benefits are 6 times the base amount plus 33% of income between 6 times and 12 times the base amount. The maximum number of pension points used to calculate benefits is 7 per year.

Earnings adjustment: Recorded earnings and wage limits are adjusted automatically according to changes in general price and income levels, corresponding to adjustments made to the base amount.

The full earnings-related pension is paid with at least 20 years of coverage for persons born before 1917; for persons born in 1917 or later, up to 40 years.

A proportionately reduced pension is paid for an incomplete coverage period.

Benefit adjustment: Benefits are adjusted automatically according to changes in general price and income levels, corresponding with adjustments made to the base amount.

Permanent Disability Benefits

Universal disability pension: If the insured is assessed with a total disability, the pension is up to 100% of the base amount. The insured must have at least 40 years of coverage for a full pension. The insured is credited with years of coverage as if he or she had worked to age 67.

The base amount is 72,881 kroner.

A proportionately reduced pension is paid according to the assessed loss of earning capacity.

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 is paid for each child younger than age 18.

Income test: The supplement is reduced by 50% of income in excess of an exemption amount.

Special supplement: 97% of the base amount is paid for a single pensioner. The rate varies 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: 609 kroner to 3,047 kroner a month is paid to help meet certain costs incurred as a result of the disability.

Attendance benefit: 12,600 kroner, 25,200 kroner, 50,400 kroner, or 75,600 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, corresponding to adjustments made to the base amount.

Earnings-related disability pension: The pension is 42% of the current base amount multiplied by the insured's average annual pension points in the 20 years with the most points. Annual pension points equal the difference between the insured's pensionable earnings plus the year's base amount divided by the base amount. Years of coverage are credited as if the insured had worked to age 67.

The base amount is 72,881 kroner.

The maximum earnings used to calculate benefits are 6 times the base amount plus 33% of income between 6 and 12 times the base amount. The maximum number of pension points used to calculate benefits is 7 per year.

Earnings adjustment: Recorded earnings and wage limits are adjusted automatically according to changes in general price and income levels, corresponding to adjustments made to the base amount.

A proportionately reduced pension is paid for persons with shorter periods of coverage.

Attendance benefit: 12,600 kroner, 25,200 kroner, 50,400 kroner, or 75,600 kroner is paid, depending on the insured's assessed need for special attention or nursing. 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, corresponding to adjustments made to the base amount.

Temporary disability benefit: The benefit is 66% of earnings up to 6 times the base amount in the year before the disability began or 66% of average earnings in the last 3 years before the disability began, whichever is greater. The benefit is paid for 1 to 4 years; may be extended if a return to work is likely.

The base amount is 72,881 kroner.

The minimum benefit is 1.8 times the base amount (2.4 times the base amount if the disability began before age 26) plus a supplement of 40% of the base amount for each dependent child.

Income test: The supplement is reduced by 50% of income in excess of an exemption amount.

Attendance benefit: 12,600 kroner, 25,200 kroner, 50,400 kroner, or 75,600 kroner is paid, depending on the insured's assessed need for special attention or nursing. 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, corresponding to adjustments made to the base amount.

Survivor Benefits

Universal 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 as if the deceased had worked to age 67.

The base amount is 72,881 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 amount that the spouse's income exceeds 50% of the base amount.

Special supplement: 97% of the base amount is paid if the deceased was not eligible for the earnings-related 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 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. Full orphans younger than age 18 (age 20 if a student) receive the full survivor pension (the

basic pension plus the earnings-related 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 72,881 kroner.

Benefit adjustment: Benefits are adjusted automatically according to changes in general price and income levels, corresponding to adjustments made to the base amount.

Earnings-related survivor pension: The pension is 55% of the deceased's earnings-related pension, with coverage projected as if the deceased had worked to age 67.

Transitional benefit (income-tested): The benefit is the value of the universal survivor pension plus the earnings-related survivor pension; if the insured was not eligible for an earnings-related pension, the benefit is the value of the universal survivor pension plus the special supplement.

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 amount that the spouse's income exceeds 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 basic pension plus the earnings-related 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 72,881 kroner.

Funeral grant: An income-tested lump sum of up to 19,344 kroner is paid. There is no income test if the deceased was younger than age 18.

Benefit adjustment: Benefits are adjusted automatically according to changes in general price and income levels, corresponding to adjustments made to the base amount.

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 (<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.

Contributions, including employers' contributions, are normally collected through the local tax office in each municipality.

Sickness and Maternity

Regulatory Framework

First law: 1909.

Current law: 1997 (national insurance).

Type of program: Universal and social insurance system.

Coverage

Cash sickness and maternity benefits: Employed and self-employed persons with income of at least 50% of the base amount. (The income limit does not affect the employer's obligation to pay cash sickness benefits for the first 16 calendar days for all employees.)

The base amount is 72,881 kroner.

Special cash benefit provisions for fishermen, casual workers, and the temporarily unemployed.

Medical benefits: All persons residing in Norway, including noncitizen seamen serving on Norwegian ships.

Special medical benefit provisions 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. In addition, the employer pays the total cost of cash sickness benefits for the first 16 days.

Government: Any deficit.

Qualifying Conditions

Cash sickness benefits: The insured must have at least 28 days (4 weeks) of employment or self-employment.

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 benefits: The insured must have at least 6 months of employment or self-employment in the last 10 months. The mother, father, or both parents may meet the qualifying conditions.

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

Additional grant: Paid to widowed, divorced, separated, or unwed mothers with at least 3 years of coverage immediately before the claim.

Sickness and Maternity Benefits

Sickness benefit: The benefit is 100% of covered earnings and is paid from the first full day of incapacity for up to 52 weeks; thereafter, the insured may receive a temporary disability benefit or disability pension.

The maximum earnings used to calculate benefits are 6 times the base amount.

The base amount is 72,881 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 per year (20 days for a single parent); for more than two children, 15 days each (30 days for a single parent); for a child younger than age 18 with a disability or chronic illness, 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 necessary for the treatment of the child.

The cash sickness benefit is reduced from the 2nd month of institutional care.

Maternity benefit: 100% of covered earnings is paid for 46 weeks; alternatively, 80% of covered earnings is paid to the insured parents (mother or father) for 56 weeks. The mother must take 3 weeks of the benefit period before the expected date of childbirth and at least 6 weeks immediately after giving birth; 10 weeks of the total benefit period are reserved for the father.

Reduced weekly working hours may count as a partial maternity benefit. The partial benefit is paid under the same qualifying conditions and is 100% of covered earnings for 41 weeks; 80% for 51 weeks for the adoption of a child.

Part of the benefit may be postponed, but must be taken within 3 years of the birth or adoption.

Maternity grant: 33,584 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 unwed mothers.

Workers' Medical Benefits

Cash refunds of part or all of medical expenses; or service benefits furnished by providers under contract with insurance funds. Benefits include part of doctors' fees (patients pay 130 kroner per consultation with a general practitioner; 280 kroner with a specialist) and free care in a public hospital. Patients pay 36% of expenses for listed essential medicines (up to 510 kroner per prescription), laboratory services, and transportation costs in excess of 120 kroner or 400 kroner for each required trip to hospital. The insured is free to choose the hospital, after a referral from a doctor.

The patient's own expenses, with certain exemptions for special diseases, are limited to a ceiling of 1,740 kroner; the ceiling for expenses for some higher-cost health services is 2,500 kroner. The ceilings are set annually by parliament. When the ceiling is reached, the patient is entitled to free treatment for the remainder of the year.

There is no limit to duration.

Dependents' Medical Benefits

Dependents are insured in their own right. Coverage is based on residency.

Cash refunds of part or all of medical expenses; or service benefits furnished by providers under contract with insurance funds. Benefits include part of doctors' fees (patients pay 130 kroner per consultation with a general practitioner; 280 kroner with a specialist) and free care in a public hospital. Patients pay 36% of expenses for listed essential medicines (up to 510 kroner per prescription), laboratory services, and transportation costs in excess of 120 kroner or 400 kroner for each required trip to hospital. The insured is free to choose the hospital, after a referral from a doctor.

The patient's own expenses, including those for children aged 7 to 16, with certain exemptions for special diseases, are limited to 1,740 kroner; the ceiling for expenses for some higher-cost health services is 2,500 kroner. The ceilings are set annually by parliament. When the ceiling is reached, the patient is entitled to free treatment for the remainder of the year.

There are no copayments for benefits for children aged 6 or younger.

There is no limit to duration.

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 Inclusion (<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

Employed persons, including personnel on Norwegian ships, fishing vessels, and permanent or movable

installations on the Norwegian continental shelf (including noncitizens); 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 income, as assessed for national tax purposes.

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

The benefit is 100% of covered earnings and 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 6 times the base amount.

The base amount is 72,881 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).

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 72,881 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.

Other supplements: 609 kroner to 3,047 kroner a month is paid for substantially increased expenses.

Attendance benefit: 12,600 kroner, 25,200 kroner, 50,400 kroner, or 75,600 kroner is paid, depending on the insured's assessed need for special attention or nursing. 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, corresponding to adjustments made to the base amount.

Earnings-related disability pension: The insured must be assessed with at least a 30% loss of earning capacity. The pension is 42% of the current base amount multiplied by the insured's average annual pension points in the 20 years with the most points. Annual pension points equal the difference between the insured's earnings plus the year's base amount divided by the base amount. Years of coverage are credited as if the insured had worked to age 67.

The National Insurance Administration assesses the degree of disability.

The base amount is 72,881 kroner.

The maximum earnings used to calculate benefits are 6 times the base amount plus 33.3% of income between 6 and 12 times the base amount. The maximum number of pension points used to calculate benefits is 7 per year.

Earnings adjustment: Recorded earnings and wage limits are adjusted automatically according to changes in general price and income levels, corresponding to adjustments made to the base amount.

The full pension is paid with at least 20 years of coverage for persons born before 1917; the coverage requirement increases for persons born in 1917 or later, up to 40 years.

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

Attendance benefit: 12,600 kroner, 25,200 kroner, 50,400 kroner, or 75,600 kroner is paid, depending on the insured's assessed need for special attention or nursing. 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, corresponding to adjustments made to the base amount.

Temporary disability benefit: The benefit is 66% of earnings up to 6 times the base amount in the year before the disability began or 66% of average earnings in the last 3 years before the disability began, whichever is greater. The benefit is paid for 1 to 4 years; may be extended if a return to work is likely.

The base amount is 72,881 kroner.

The minimum benefit is 1.8 times the base amount (2.4 times the base amount if the disability began before age 26) plus a supplement of 17 kroner per day for each dependent child.

Attendance benefit: 12,600 kroner, 25,200 kroner, 50,400 kroner, or 75,600 kroner is paid, depending on the insured's assessed need for special attention or nursing. The

Norway

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, corresponding to adjustments made to the base amount.

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 72,881 kroner.

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 amount that the spouse's income exceeds 50% of the base amount.

Special supplement: 97% of the base amount is paid if the deceased was not eligible 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, corresponding with adjustments made to the base amount.

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 basic pension plus the earnings-related 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 72,881 kroner.

Benefit adjustment: Benefits are adjusted automatically according to changes in general price and income levels, corresponding with adjustments made to the base amount.

Funeral grant: An income-tested lump sum of up to 17,952 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 (<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.

Contributions, including employers' contributions, are normally collected through the local tax office in each municipality.

Unemployment

Regulatory Framework

First law: 1906.

Current law: 1997 (national insurance).

Type of program: 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: Annual earnings in the last year before unemployment of at least 1.5 times the base amount at the time of the claim or annual earnings in the last 3 years of at least 3 times the base amount at the time of the claim. The insured must be registered at a public employment office and be able and willing to work. 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 4 weeks).

The base amount is 72,881 kroner.

Unemployment Benefits

The benefit is 0.24% of annual income a day, up to 6 times the base amount. The benefit is paid after a 3-day waiting period for up to 52 weeks if annual income before unemployment was less than 133,624 kroner; 104 weeks if income was 133,624 kroner or more.

The base amount is 72,881 kroner.

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

The maximum daily benefit is 1,049 kroner plus child supplements.

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 (<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.

Contributions, including employers' contributions, are normally collected through the local tax office in each municipality.

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 benefit for families with young children: The monthly allowance is paid for children between ages 1 and 3 and adopted children 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.

Beneficiaries living in the Arctic region receive an annual supplement of 3,840 kroner per child.

Cash benefit for families with young children: The benefit may be granted for up to 23 months. To receive the full benefit (39,636 kroner per year per child), the child must not attend a day care center that receives a state grant. If the child, according to agreement, attends a day care center less than 33 hours a week, the family may be entitled to a reduced cash benefit.

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 (<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.

Contributions, including employers' contributions, are normally collected through the local tax office in each municipality.