



GUIDE TO THE STATE OF **EXPAT LIFE** IN **SWEDEN** 2018



Introduction



“Sometimes all the planning
in the world won't prepare you for it,
but as long as you know where your nearest coffee house
is everything falls into place!”

Over **70,000** non-Swedes arrived in **Sweden** in 2016 for reasons other than seeking asylum (according to migrationsverket.se). Most came to join family here (or to build new families!), some came to study and some for work. Emigrating anywhere has its challenges and we wanted to find out what those challenges are for expats - people temporarily or permanently residing in a country other than that of their citizenship – living in today's Sweden.

In 2016, expat membership site **New in Sweden (NIDS)** undertook a survey to establish a benchmark of the needs of expats currently living in and about to move to Sweden.

In 2017 and early 2018, news and analysis provider **Mundus International** and Swedish language tuition provider **Swedish for Professionals** worked with **NIDS** to uncover the details of expat life in Sweden right now. We have quizzed expats that are here, the HR staff that organised their move and the Relocation Agents that supported them during the process. We dug deep to find out the full story about emigrating here in the hope that new arrivals can then make much more informed decisions about their move to Sweden.

If you are a new arrival or are on your way to Sweden, we hope this guide helps you understand what expatriate life is like in Sweden and gives you the chance to prepare for life here in the best way.



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What expat life in **Sweden** is really like



Language



Learning Swedish



Swedes speak extremely good English. You can assume that almost every Swede you meet speaks it fluently, even if they look uncomfortable while doing so. Expats coming from English speaking countries can make themselves understood with little problem and for those from elsewhere, basic English goes a long way here. What happens though, when you want to understand instructions, a sign, an announcement? If you are surrounded by Swedes at work, at school, in life generally? A new world opens up once you can understand the conversations around you on the bus and in the office.

Learning Swedish wasn't on the list of major challenges that expats face here, though everyone we asked could manage in English so that might be why. Despite that, almost everyone reported that they thought learning Swedish was a good idea, for work and for social integration at the least.

"Some government websites that are in Swedish only"

"I need to learn the language. It is the key thing holding me back"

 **SWEDISH
FOR
PROFESSIONALS**

www.swedishforprofessionals.com

For people with children growing up in Sweden, learning Swedish is valuable in understanding when their children speak Swedish, for attending parents meetings and being involved in sports clubs. **Swedish for Professionals** offers customised, interactive and flexible Swedish language courses.

“Language remains a barrier”

“It’s very hard to work in Sweden if you don’t speak Swedish.”

“Bring able to speak Swedish would help massively.”
– in terms of career progression

“Going forward, I will need to become fluent in Swedish and obtain the professional skills of a Swedish person in order to be able to find more opportunities here.”

“I would have liked to know the importance of speaking Swedish before relocating. It seems really open and English speaking country but no possibility of finding the good job for me without speaking Swedish (I’m working in marketing).”

“Going forward, I will need to become fluent in Swedish and obtain the professional skills of a Swedish person in order to be able to find more opportunities here.”

“I would have liked to know the importance of speaking Swedish before relocating. It seems really open and English speaking country but no possibility of finding the good job for me without speaking Swedish (I’m working in marketing).”

Just because most Swedes speak excellent English, does not mean that information is available in English

There is an underlying feeling that comes from some of the responses that because many Swedes speak fluent English, information about everything should be available in English. This isn't the case. Getting help in English, however, is a realistic assumption. The challenge is knowing who to ask and that is where support services like relocation agencies and **New in Sweden** bridge the gap.

"What to do about my driving licence, coming from the UK.
Couldn't find information in English."

"Presumption that a job will be easy to find as a native English speaker.
In reality it is much more complex"

"Going forward, I will need to become fluent in Swedish and obtain the professional skills of a Swedish person in order to be able to find more opportunities here."

"Most info about apartments is in Swedish"

"Many websites are in Swedish."

"I would have liked to have more English Info on how to start a company."



Housing

There is no question that the population of Sweden has exceeded the available housing, especially in the big cities. There is a particular lack of rental properties in the lower price brackets.

What is also clear is that, as with so many things, there is a process for finding and securing accommodation but, in the case of housing, this puts newly arrived expats at a disadvantage. Spending years on an accommodation wait-list isn't an option if you found out you were moving to Sweden two months before you arrive.

Buying is easier – and the process for that much more efficient than in many countries – but that isn't what many expats want to do. One local association in Stockholm, the **Stockholm Chamber of Commerce**, is pushing for a better-functioning housing market in the face of proposed tax changes that will have the opposite effect:

<https://mundus-international.com/mundus-brief-january-2018/>

For now, you can expect that the lack of available housing means effort and energy is needed to find somewhere to live, with or without the support of relocation agents (more information about them later in this guide).

“How to find a long rental apartment”

“Information about renting a flat, what kind of bills you have to pay.”

“I also wish I had known the full extent of the rental housing shortage before moving.”

"What the different areas and suburbs of Stockholm were like
in order to choose a neighborhood to live."

"Accommodation. It is very tricky to find an accommodation in Stockholm.
There are many people who try to cheat you.
Especially if you do it online from abroad."

"Presumption that a job will be easy to find as a native English speaker.
In reality it is much more complex"

"Housing system is tricky for foreigners"

"Finding housing that wasn't 95% of my monthly income."

"Apartment, as most info about apartment is in Swedish"

"Apartment Rent regulation and possibilities to defend your rights as tenant."

"How to bid or buy an apartment or house in Sweden etc."

"We will try to tackle getting a mortgage soon after this lease is up we have no option but to buy."

"I didn't know I would have problems getting mortgage because I moved particularly from the U.S."



Healthcare

Healthcare showed up as the area most expats want more information about and we suspect this is in part to do with the lack of choice for care here. In Sweden, you are expected to go to your local doctor's surgery and start there, for everything. There are private alternatives but they are few and far between. The system is very different from how healthcare operates in the US. It can be compared to the UK's National Health Service in the way that it operates except that there are charges for both appointments and medicines, up to a limit.

"Health system, especially for kids with BVC etc..."

"How to organize my medical care-existing experience tells me that it is extremely poor in Sweden"

"Private health insurance and services though is a little bit of a foggy area for me."

"How the dental system works."

New in Sweden

covers all the healthcare options in the online members' information area.

<https://www.newinsweden.com>



NEW IN DANDERYD AND SWEDEN

HEALTH SERVICES

Starting with the best source of advice

The Swedish phone number for health services is 1177 and this will provide you emergency information and advice and will get you through to 112 for emergencies. The website is www.1177.se and is comprehensive and available in English. This is the best place to start with any illness or injury or if you aren't sure of the situation it is an emergency or not. However, remember this is a Swedish word service and they can be very busy so it is best to have a clear idea of what you are enquiring and being to make the most of a short time on the phone with the practitioner.

Visiting the doctor

Health services, called *Vårdcentraler*, are where general practitioners (GPs) operate and provide, including the auxiliary services like physiotherapy, dental services and vaccinations. To register, visit the website to find out more about the system, taking your personal number with you. If you need the doctor before you have a personal number, take your European Health card (EHIC) if you have one and health/second insurance documentation with you. You may be given a temporary number if you are awaiting the paper one.

To book an appointment, the procedure is to phone the GP office and leave a message and someone will phone back. Some systems and you when the secret will call back. There is usually no option for English but, if not, you have your name, phone number and personal number if you have one on the message answering service and someone will call you back.

Tax and registration

Everyone that lives in Sweden (legally) has a national security number, called '**personnummer**'. They are used for everything, from picking up packages to school applications. You can't really operate in Sweden without one (though the doctors etc. have a temporary solution while you wait to get yours). The tax office, **Skatteverket**, is responsible for personal numbers, a fact that doesn't always feel natural to expats coming from countries that have borders between tax and population management agencies. The faith in the process – which most Swedes seem to have – is much lower amongst expats!

"The need for the personal number in order to get your child into daycare."

"How to arrange the social security number and actually get it, even if I am an European citizen."

"Finding out about things like child benefit (what they DID say was wrong. You need a LOT of information when you're here, and usually what the UK authorities report back on for you, is wrong, out of date and takes ages. The swedish side of things, unsurprisingly, works better."

"Personnummer process: Migrationsverket and Skatteverket requirements and realistic waiting times."

"How to open a bank account (almost impossible without a personal number)"

"Banking system and all the steps needed for a fully functioning credit facility with online abilities"

"I didn't have a job contract, so Skatteverket asked for the job contract in order to issue the personal number and companies asked for the personal number in order to give me the job and the contract."

"The illusive personnummer rules! Everything seems to be based on who you see each time and what mood they are in, I'm confused as to why Sweden makes it so hard for Eu citizens to register here when in other countries there are far less hoops to jump through. It shouldn't be hard to accept someone with a job who wants to contribute and pay taxes. Maybe offering counselling or therapy should be part of their service, I think it's giving me PTSD?"

"What to do when skatteverket make unreasonable demands in order to allow you a personnummer. It's one of the biggest issues expats are facing and no one seems to want to fix it. Other EU countries have simpler procedures to register yet sweden is telling fibs on their website and even asking for documents to be given that do not exist anymore..."

"How immigration actually works -- we were told something different every time we went to the tax or immigration process"

"Personnummer process: Migrationsverket and Skatteverket requirements and realistic waiting times."

"How to get things done without a Person number"

There is help available, such as for members of

New in Sweden

<https://www.newinsweden.com>

NEW IN DANDERYD AND SWEDEN

HOME • ON ARRIVAL • PRACTICAL LIFE IN SWEDEN • SETTING UP HOME IN SWEDEN • EVERYTHING SWEDISH • OUT IN DANDERYD • WORKING AND RUNNING A BUSINESS • THE NID TEAM • MEMBERS • NEED HELP? • BLOG • MY ACCOUNT

Getting your personal number

The key to, well, almost everything in Sweden is a personal number and life gets very much easier once you have one.

Here is the English area link to the tax office, Skatteverket, that handles anything to do with the population of Sweden, including registering people and handing out personal numbers. Below is their guide.

Skatteverket, moving to Sweden
Download File

Expectations of help for expats and behaviour of expats themselves

We see experienced expats (that have already moved from country to country) have far lower expectations of help from the state than new expats but look for more support and information from other expats and local neighbours. Expats arriving in Sweden from their home country can expect a level of **support, help and information in English** that isn't realistic. As our expats mention, it can be easy to stay within a bubble of other expats and be insulated from everyday life for Swedes – and the true and many priorities of the government agencies.

“...since many websites are in Swedish.”

“Tax reduction tricks info is only in Swedish..”

“How to sort out taxes between the two countries”

“Not sure if it exists, but some good free advice on how the taxation system works between home country and Sweden - especially considering split portfolios, dividend and bonds etc. What is paid what, where and how?”

Get a job and progressing in a career

"I am currently working abroad because of no job opportunities."

"The truth about the fact that it is VERY difficult to find professional jobs as an immigrant."

"How to find a job in my field."

"That job interviews are sometimes conducted completely differently!
For me it was a great experience but a shock to the system,
we are far more formal in England"

Just **0.1%** of the **one million companies** in Sweden are large companies. Only **3.5%** are medium and small companies. That means that the bulk – a whopping **96.4%** - have less than **9 employees**.

73.2% of Swedish companies have no employees, they are run just by the person that owns them. This in 2016 and 2017, according to **SCB:s Företagsdatabas** on www.ekonomifakta.se

In December 2017, **5 million people** – half the total population - had a job, approximately **3.4 million** in the private sector and **1.4 million** in public service. By the end of 2017, unemployment in Sweden was at **6.5%**, the lowest it has been since a brief patch in 2008 and before then, 2001. **Eurostat** puts the UK rate at 4.2%, the US 4.3% and Germany 3.7% in July 2017.

Sweden has almost the lowest number of unskilled jobs in the EU, with only Switzerland and Norway having less.

What does all this mean? It isn't easy for Swedes to get jobs, the job market isn't as open as in other countries, the population (and therefore available jobs) is much smaller and the whole system works in a different way. Understanding how the job market and recruitment processes work will make a huge difference in the success of any job hunt.

“Who you can turn to for support (Arbetsförmedlingen). Presumption that a job will be easy to find as a native English speaker. In reality it is much more complex.”

“I was told by 2 coaches at arbetsformedlingen that Swedes don't like to hire foreigners in professional jobs, particularly older immigrants.”

“The culture of the job market, and work culture in general.”

“That job interviews are sometimes conducted completely differently!
For me it was a great experience but a shock to the system,
we are far more formal in England”

The best and often only way to secure employment is by **meeting people** and by **networking**. Applying 'cold', even to open positions, has a low chance of gaining you an interview. Focusing on the idea that you need to meet someone who can connect you with the companies you might like to work is the crucial first step.

“The network is really what makes the difference here and I also didn't know it before moving in Sweden.”



“Much easier to work and achieve here than in the UK.”

“The biggest problems are the lack of connections and the language barrier”

“I found that it was difficult getting a job corresponding to my talent and experience as I do not speak fluent Swedish, although I speak fluent English and even Swedish at a good level.”

“That job interviews are sometimes conducted completely differently!
For me it was a great experience but a shock to the system,
we are far more formal in England”

“I follow my husband who had been relocated to Sweden for work. Really difficult for me for my Professional career. I made a big step backward. After almost 3 years, it is still really difficult and don't succeed in achieving the same level as I was before moving to Sweden”

“I did not achieve my career goals because I did not know the game of who to know and get their support. I think it something every immigrant needs,
to know how the game works.”

Jobs have to be listed with the local job agency, Arbetsförmedlingen but that doesn't mean they will hire applicants that apply via the service. There are areas with a shortage of workers (therefore potentially available jobs) over the next five to ten years:

IT
CATERING
NURSING
MACHINE
OPERATION
DENTAL
MACHINE
REPAIRS
MECHANICS

TRAIN DRIVING

SPECIAL NEEDS
TEACHING
NURSERY AND
PRE-SCHOOL STAFF

BUS DRIVING

TEACHING AT
ALL LEVELS **BUILDING**
TRADE

ENGINEERING

Source: Arbetsförmedlingen

Work-life balance...or a life in balance



Working hours in Sweden are less than the **OECD** average, down in the bottom quarter with Austria and Switzerland. Interestingly, the UK is only slightly higher up and still well below the average but expats here will attest to it feeling quite different in Sweden.

The most obvious difference is for parents – there is a formal, respected system for parents to (in theory, equally) take time off work to care for sick children. It is even covered by the benefits system to cover lost earnings. From a cultural perspective, this means that it is 'OK' to take time off to care for dependents and employers expect employees to manage their work loads, accounting for this time off. A work life much more in balance with home life.

Healthy behaviour is also rewarded, with tax breaks available to companies that fund things like exercise classes and even massage for their employees. These are well used!

While the system can be frustrating for senior managers coming from abroad who aren't used to their employees leaving at 3pm to avoid the rush hour (which, in Stockholm, is decidedly earlier in the day than in, say, London!), for employees, it makes a much more natural and balanced work life.

"The workload is AMAZING compared to the UK workload."

"Teaching here is remarkably less stressful."

"Achieving career progression for sure but not reflecting the Swedish work life balance in the international companies"

"I am achieving my career ambitions but my work life balance is poor, despite Sweden's reputation for a great work life balance."

"It's a far better balance than in the UK"

"There is an excellent life work balance here and the swedes are humbly aware that life is important to ensure you achieve your work goals, it's such a great idea, I look forward to each shift as I know I am valued so I work harder."

"Working life here is extremely fair. Why we came and intend to stay. We have children and this is seen as part of life here not a block in your career. Myself and my husband are successfully working here full time with no family network because of the fair system of *VAB and fritids etc..."

"How immigration actually works -- we were told something different every time we went to the tax or immigration process"

"I love my job. The environment is so much healthier than in the US."

"It's not just the rich that have a good quality of life, it's more equal and a meritocratic society, in our experience."

*VAB is state benefit for time off to care for sick children and Fritids is after- and before-school care, which is heavily subsidised and widely used.

Setting up and running a business here

As we mentioned above, **73%** of companies in Sweden have no employees at all (according to www.ekonomifakta.se). Running your own business is extremely popular and the country has, over the years, made it as easy as possible for people to do so. We even see an increase in investment in start-up businesses by the big corporations.

Set up support is provided for free by this association: www.nyforetagarcentrum.com

“How to create your own company”

“I would have liked to have more English Info on how to start a company.”

“I follow my husband who had been relocated to Sweden for work. Really difficult for me for my Professional career. I made a big step backward. After almost 3 years, it is still really difficult and don't succeed in achieving the same level as I was before moving to Sweden”

“I am very happy with the choices I have made about starting my open company. It was very easy to do it here compared to my previous experience in Turkey. It made it easier that I was an EU citizen.”

“I wasn't too sure how I would be taxed as a sole trader and what the options were in terms of under which legal entity to start a company, again with regards to tax implications.”

How the country runs



Sweden is a democratic state, run in a similar fashion to much of Europe and the US. What is less usual is the country's **multi-party system**, which means that parties form coalition governments and need to get along. There are also many parties in Swedish politics so keeping track of them all is harder work! There is even a party called 'the liquor party' which focuses entirely on the issue of alcohol abuse.

Traditionally, Sweden is a fairly quiet country when it comes to crime. Incidents are increasing as the population increases and as the biggest cities get bigger:



<https://mundus-international.com/national-council-crime-prevention-releases-preliminary-statistics/>



<https://mundus-international.com>

Expats told us that they would like to know more about how Sweden is run, information that **Mundus International** provides in its daily News service and in tailored reports.

"Business trends, politics - policies and governing party/parties"

"I don't understand enough Swedish yet so it would be good to have a clear insight into the local news"

"I would like to know more about what is happening in daily Swedish news so I can feel more a part of society."

"How to arrange the social security number and actually get it, even if I am an European citizen."

"Local, business and political news"

"I would like to keep updated about political decisions that affect our daily life"

"I would like to understand more about the political parties and the upcoming election."

"Law changes"

"Politics - policies and governing party/parties"

"Right to vote"

"I would like to know more about workplace industrial relation laws"

"Welfare rights, inclusion in schools, advocacy, citizens advice, legal aid"

"I would like to keep updated about political decisions that affect our daily life"

"Law enforcement, believe it or not. One doesn't hear so much about what Swedish law is like, and one shouldn't have to learn about it via newspapers."

"Politics will come with time I'm sure, but it's through the people I meet that I truly understand these things, proving it's who you know not what you know here."



Being happy here

The feeling we get from expats here now is that being happy in Sweden comes with an understanding of the culture and by finding a place for yourself within it. That doesn't mean 'being Swedish' and isn't necessarily affected by language ability, it means understanding how locals live their lives, finding out how they perceive you (as much someone new as someone foreign) and deciding where you are comfortable fitting in amongst that.

Just because Swedes speak great English does not mean that the culture here is similar. It isn't.

When you hear Swedes using American slang or even occasionally cockney English, it is easy to assume that culturally, Sweden is similar to English-speaking countries. There are marked differences in culture, especially from the socialist perspective but the most usual issue we hear about is that relating to manners and rudeness.

"When in Rome, do as the Romans do."

The word for **'please'** in Swedish is not nearly as widely used as it is in English (there is even a big difference between its usage amongst English-speaking countries!). Greeting people that you meet in passing is also handled differently here. It is very important to understand that it isn't rudeness to not stand and chat at the school gate each morning, it is one of many things that aren't an integral part of culture here.

"As long as you're in a queue. With a ticket. (rolls eyes...)"

"Behavior and habits of locals"

"I wish I had known how unfriendly, and closed the society was."

"I find everything pretty open and easy to navigate once you know where to look."

"Bureaucracy in general. Also how cold and distant swedish people are."

"Swedes are hard to get to know privately. Even when you have a great relationship at work, socializing after hours is not so Swedish.
It would be nice to break that ice one day."

"How to make friends."

There is a process for everything

One cultural element not unique to Sweden but rare is that, in many cases, there is **one process** for doing something and that process works if you follow it correctly.

What was fascinating for us was that, although a few expats mentioned the idea of a process for everything, not many did. We think that understanding that element of Swedish culture is almost essential for being happy here. Once you look for and expect to find one single way of doing each and everything in Sweden, life gets much easier.

"There is a process you must follow and you can't skip steps."

"There is always a way of doing things here."

"How important it is to be registered "the right way" in Sweden"

"Mentality - that's something you'll have to experience."

"The swedish side of things, unsurprisingly, works better.
As long as you're in a queue. With a ticket. (rolls eyes...)"

"I think it something every immigrant needs, to know how the game works."

Sweden isn't a big country

(in terms of population!)

A population of **10 million** puts Sweden on par, population-wise, with Greater London and is less than the urban area of Paris. In terms of size, it is similar in area to California. **17%** of the Swedish population were not born in Sweden (according to the OECD in 2017) and of that, half from outside the EU.

What this means for expats is that opportunities that are available in much bigger countries are not necessarily available here.

"I have lost my entire career as it does not exist in Sweden"





Making friends isn't always easy

One sensitive issue we come across is seeing the problem with making friends as caused by being foreign when it can be down to something else, like personality, cultural mismatch or just that the Swedes have no need or space for new friends. Making friends takes time and, particularly problematic for American expats, happens through shared interests and connections, not because you are new in the neighbourhood.

"Swedes don't let one in right away. Nevertheless, they do over time."

"Everybody loves Australians. Not difficult to make friends, we're very privileged to ride on the "fascinated" wave that Swedes have on Aussies."

"Swedes aren't interested in making new friends. They are unfriendly and sceptical of foreigners."

"Swedish don't want new friends!!! We tried work, sport, friends of friends, neighbours, etc... no long-lasting real swedish friends... for a drink ok, but not to have a real friendship. The only real swedish friends we have are the relatives of our expat friends!"

"From a work perspective there seems to be distinct line between work colleagues and social interaction which doesnt lend itself for the outsider/newcomer to making friends through work, Swedes are naturally reserved and can come across as not wanting to interact more than absolutely necessary which is a source of frustration for those of us wanting to get know Swedes from a friendship perspective. That being said once you crack their outwardly reserved persona you will start to make some inroads into their social structures and interactions"

"Just don't decline your first invite or fika...it's unlikely you'll be asked again!"

"I have lots of friends in the city but once I moved out of the city I found it a lot more difficult to connect with people."

"I know this is a common 'complaint' of expats, however I have not felt this to be a problem since moving."

"I think it's just a matter of understanding the culture and adjusting to new ways of making friends."

"In 6 years have not ever got invitation from Swedish people - only expats"

"Having a friendly Swedish neighbour has made a huge difference for us."

"Swedish people need to open their minds to multiculturalism. They are too conservative."

Relocation Agents



Relocation Agents help many expats move to Sweden each year.

HumanEntrance
Citomoveo
PrimeRelocation
KeyRelocation
DestinationLund
RelocatetoSweden
StockholmRelocationService
NordicRelocationGroup
StockholmInsider
RelocationService
NIMMERSSION
BostadskonsultRelocation

What expats thought of their relocation agents' services:

"We used the service of a private company called Santa Fé, they found me an apt quickly enough although it was too much expensive"

"They did not really help us. Had to find housing on our own."

"Not satisfied with them at all. They did not listen to anything we told them."

"We used a relocation agent to help us find a house to rent. They were not able to provide more and different options than what we already had found online on our own. We ended up not needing them and they still wanted to charge us for the full service. Customer service was a disaster."

"We used one but it was nothing but a service!
(There is none there !). Pricy and not usefull"

"Relocation agent was provided by the company. Very good support for personnummer and documentation. Support for temporary accommodation provided. Not huge choice of apartments to visit but good areas and good apartments"

"In 6 years have not ever got invitation from Swedish people - only expats"

"Rental accommodation options"

"Renting apartment Personal number Swedish ID Open a bank account Healthcare I was really happy with this service! It was really complete!"

"We were extremely happy with our relocation agent. She helped us to find an apartment and to manage all the details related to it (insurance, electricity, handyman to help with furniture etc)"

"They were truly awful. They made the whole process of moving here very stressful and difficult. We were in temporary accommodation at a serviced apartment in Ostermalm for 5 months looking for a place to rent. Eventually we fired them and chose Alpha Relocations who were excellent, and found us a brilliant apartment in 10 days. Newcomers provided no information about local schools, services, information about the medical system or understanding of the banking system. We needed someone to hold our hand and help settle our family in. They were terrible."

"I used Cartus and was happy with the service provided."

"Helped with housing and documentation. Good service."

"We used a relocation agent and find it unuseful for finding a place to live, but useful for the personal number and bank account"

"Ours was great. We couldn't of done it without them. Found us a house, personal number, bank account etc.. what wasn't provided was how to understand the health system for children e.g. Bvc it wasn't advertised to be that way but it would be a nice extra. Although they did help us apply to the förskol."

"Excellent. I used full service"

"The housing market in Sweden seemed to be very difficult so not lots of house choice. They only provided us the basics: housing and school. Think there was not more in the contract."

"Why they didn't answer our emails when we tried to engage them."

"I would give them a C."

What expats though relocation agents should be able to deal with or answer:

"About how to rent a property, bills to pay, best ways to etc"

"I would ask about what things I should get in place before moving/directly after arriving, and the order of priority."

"Finding accommodation, tax declaration in Sweden in relation to my home country (double taxation issues), insurance, pension, private healthcare"

"I would love just to get a secure accommodation from them."

"Would have been interested in getting ID card and finding accommodation. Language courses"

"How to buy a house in Sweden, tax issue etc."

"What are the main differences between small town and city life (e.g. employment opportunities, diversity, language, technology, transportation (local, national, and international, recreation))?"

"I didn't, but I'd ask, what's the best plan of attack"

"I would like somebody fully taking care of registering me in skateverket, doing my IDs , having an effective and cost wise reasonable health insurance"

“How to pay taxes if you work for a foreign company.”

“Help with navigating skatteverket”

“Is it possible to get a personal number before I move? Is it possible to get a bank account before I move? Can you help me find an apartment? What do I do if I lose my job, what rights would I have?”

Three agencies that gave us their views on managing expats arrive at the moment:

Bostadskonsult Relocation

BOSTADSKONSULT RELOCATION
STOCKHOLM

www.bostadskonsult.se • Phone +46 (0)70 767 01 28

Beatrice Norlin

Beatrice explained to us, after being an expat herself for **10 years** and then running a relocation agency that strived to be the biggest, Beatrice set up **Bostadskonsult** in 1996, so that she could personally support families, diplomats and consultants with their move to Sweden. By remaining independent, she is able to provide a completely personal service, which includes answering the phone day or night if necessary.

Beatrice explained to us that employers often decide on the level of service that a relocation agent is paid to provide. This means, in some cases, that the agent is hired to find accommodation only and not to ‘settle in’ the clients. She keeps in touch with clients but points out that although it is lovely to have ‘fika’ (coffee!) with clients once they arrive, she doesn’t always have time. What she does try to do is connect clients with someone similar, for example a parent at the same school or a family from the same home country etc.

Bostadskonsult’s services are all listed in detail on the website in both English and Swedish.

Alfa Moving



www.alfamoving.com/sweden

Offices are located in **Jönköping (HQ), Stockholm, Göteborg and Malmö**

+46 (0)10-331 38 00 • info@alfamoving.com

Johanna Engstromer, Business Manager Mobility at **Alfa Moving**, talked to us about how Alfa look after clients that are moving to Sweden. She explained that the biggest concern clients have that they deal with is in getting work and residence permits. After that, questions about Swedish business culture, office hours and communication all come up regularly.

When asked what the biggest challenge Alfa Moving faces is, that answer is the Migration Agency, with the housing market coming in as a close second.

Johanna explained that a crucial factor in helping expats get here and get settled are in-depth briefing calls and, ideally, cultural training, before the clients arrive in the country. Alfa Moving has different internal teams to handle different aspects of their service but Johanna points out that they all help out with the things clients need.

Here are the main areas that **Alfa Moving** help clients to find out about:

LOCAL-SHOPS-AND-RESTAURANTS
PHONE RENTING LOCAL-LAWS
PERSONAL-NUMBER
GETTING-A-WORK-PERMIT
SWEDISH-CUSTOMS TAX
WATERNATIONAL-INSURANCE
SCHOOLS-NEARBY ELECTRICITY
HEALTHCARE-SERVICES CULTURE

SOCIETY **ID-CARD** **BUYING-A-CAR**

Here is what one of Alfa's clients said about them: "Lisa was a star. She made me very welcome and provided me a fantastic tour as a pre interview introductory visit. The rain didn't stop Lisa and she made up for the grey skys. I would thoroughly recommend her to others"

www.humanentrance.com

Offices are located in **Lund, Stockholm, Göteborg and Malmö**

Phone: **+46(0)10 708 11 00**

Email: info@humanentrance.com

Human Entrance is a global relocation services provider and is certified with the Migration Agency (which helps speed up immigration registration processes).

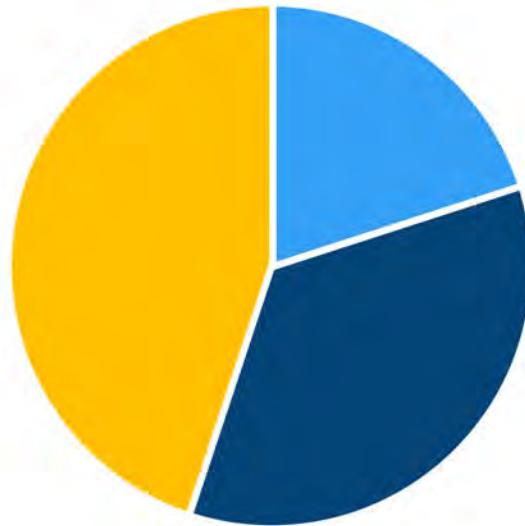
The biggest challenge that expats face is the splitting up of families and moving away from loved ones, according to Human Entrance. They try to meet that concern by being available to clients so that can get the support they need. **Christina Tapper, Client Services Director at Human Entrance**, explains that the process of giving clients all the information about the new location, explaining the relocation process and when and how the services will be handled - known as 'pre-boarding' - gives expats a huge understanding of what will happen, a feeling of security and good preparation for their move here.

Here are the main areas that **Human Entrance** help clients to find out about:

HOW-BANKING-WORKS NATIONAL-INSURANCE
PERSONAL-NUMBER HOW-POLITICS-WORKS
SCHOOLS-NEARBY LOCAL-JOBS RENTING
WORKING-IN-SWEDEN LEARNING-SWEDISH CULTURE
GENERAL-NEWS GOVERNMENT-SERVICES
OPENING-A-BANK-ACCOUNT
REMOVAL-OF-GOODS LOCAL-LAWS
BUSINESS-NEWS BUYING PROPERTY
POLITICAL-NEWS GARDENING-SERVICES
HEALTHCARE-SERVICES SWEDISH-CUSTOMS
ID-CARD TAX LOCAL-SHOPS-AND-RESTAURANTS PUBLIC-HOLIDAYS
SWEDISH-BUSINESS-CULTURE
GETTING-A-WORK-PERMIT

Christina explains that many expats have questions around cultural differences, attitudes and the approach of Swedes to various things. Human Entrance provide support that includes cultural awareness training but also looks at the whole family, supporting partners and helping dual career families to work. **Human Entrance** has separate internal teams for various areas, for example a team specialising in immigration whose expertise around residence and work permits provides assistance in these areas. Christina gave us a great indication of what a relocation agent's split of services is like during a typical **3-4-month relocation process**:

THE RELOCATION PROCESS



1. Immigration
2. Housing
3. Settling in

The biggest challenges Human Entrance face are time and bureaucracy, including handling time taken by the Migration Agency and tax office.

NiDS, Mundus International and Swedish for Professionals



New in Danderyd and Sweden (NiDS) is a membership service that provides personal support and all the information needed (in English) for expats to move to, live in and enjoy life in Sweden.

Members sign up online before they move over (or shortly after they arrive), join a community of members and get two years' access to our support team and information. The information is kept right up-to-date and all provided in English. We don't link out to other sites, we make sure that everything from timetables to forms is available on our pages, saving time and a lot of effort for our members.

"New in Danderyd would have saved me a huge amount of time and energy sorting out our house when we arrived! Even food shopping would have been easier had I known where to get the food my family likes!"

Lorraine McIntosh

The NiDS support team are there to handle specific needs, such as helping get furniture repaired that was damaged in the move over to providing information on internationally-available English television channels.

"Virtually everything, it is akin to pulling teeth from how to source accommodation to basic services."

"A place where all information are available; I mean all information needed at only one place. Name of institutions and for what they are responsible for"

"All the things you need in order to get started here in Sweden are extremely difficult to access. There is a process you must follow and you can't skip steps."

"How to sign up for kids classes - local gymnastics etc"

"A one stop check list - how to claim pensions, child benefit, how to get a personnummer, how to find local SFI - and the fact that you can NOT enrol in SFI outside of your commune. If, like me, you're right at the edge of a kommun and over the border is closer... tough luck."

"Taxes, laws regarding property ownership and bank loans"

"Networks for Australian/English speaking groups"

"More information on regulations, like taxes, entrepreneurial programs, parental leave."

Where a relocation agency is used, we take over once housing and schools have been found and the expats have arrived in Sweden.

In 2018, NiDS Sweden membership costs 1290 kr per family and the Danderyd package (includes local information) costs 1499 kr per family. Membership comes with a 14-day money back guarantee.



For many international people living in Sweden there is a serious gap between what they need to know about Swedish society, politics, and economics and what they can easily access. **Mundus International** was founded in 2012 to provide information and analysis for foreign professionals working in Sweden.

"Industry related news : rail/civil engineering projects/conferences"

"Laws"

"More information about local politics"

Mundus International provides facts, analysis and interpretation - **pulling the whole story together for an international audience**. In our product portfolio, we cover politics, business and the economy with both daily news and deeper analysis, and provide tools to navigate the cultural bridge to local business practice.

"The first thing I do before getting started with work in the morning is reading through **Mundus News**. If you are looking for a daily quality brief on the main news in Sweden you will love **Mundus News** - whether you are a native Swedish speaker or not".

Victor Millien, Managing Director, Chambre de Commerce France Suède



Mundus News:

The day's top news and business stories - with a particular focus on the booming tech sector - straight to your smartphone before 8.30am

Mundus Weekly:

Packed full of economic and policy data. Event calendar

Monthly Policy Review:

Detailed analysis of social, economic and political trends

Culture toolkit:

Take advantage of Fons Trompenaar's expertise with the Culture for Business app



We offer subscriptions for corporates, organisations and private individuals.

More information can be found at www.mundus-international.com

Contact: [Jessica Nilsson Williams, jessica@mundus-international.com](mailto:jessica@mundus-international.com) • 073 066 04 44

Swedish for Professionals offers customised, flexible and interactive Swedish language courses.

SWEDISH FOR PROFESSIONALS



In 2014, **Swedish for Professionals** was founded as an innovative alternative to more traditional Swedish language learning. **Claudia Olsson** and **Kristina Persson** started the company with a focus on interactivity, flexible scheduling, digital tools and competent language coaches with the ability to engage and motivate adult learners.

Over 2000 participants have learned Swedish with Swedish for Professionals so far. To help expats integrate, Swedish for Professionals teaches Swedish at the workplace and enables them to combine language learning with work. The participants get access to digital content in an app and an online tool, as well as a book with exercises. The clients are mainly companies that choose to invest in the integration of their employees. Private customers can choose one-on-one tutoring and group courses, which are held in Swedish for Professionals' office in Södermalm, Stockholm. Partners accompanying expats to Sweden can submit their interest to such a group in order to learn Swedish and meet other internationals. Part of the offering for private customers is a specialised course focusing on Swedish that is valuable in the job-seeking process.



Find out more at www.swedishforprofessionals.com

The future for expat life in Sweden

The huge increase in incoming people to Sweden over the last few years has put pressure on politicians and government services to meet the needs of these new arrivals. Through 2016 - 2018, most of the support provision has been directed at immigrants with refugee status (quite rightly, the group in most need of help) but we think that, over the next few years, this support will expand to accommodate all foreigners.

What will still be crucial for expats to understand is that Swedish culture should be respected and valued while living here, it is what makes Sweden different and, to a large extent, a really great place to live.

WHERE OUR EXPATS HAVE COME FROM



TIMELINE OF NOTICE BEFORE ARRIVING

ONE WEEK TWO MONTHS
TWELVE MONTHS

THREE MONTHS TWO MONTHS

FOUR MONTHS SIX MONTHS

TWO MONTHS SIX MONTHS TWELVE MONTHS

FOUR MONTHS THREE MONTHS

SIX MONTHS FOUR MONTHS

FOUR MONTHS

TWO MONTHS

TWELVE MONTHS FOUR MONTHS

TWO MONTHS THREE MONTHS

TWO MONTHS ONE WEEK

THREE MONTHS FOUR MONTHS

SIX MONTHS TWO MONTHS

THREE MONTHS ONE MONTH

EIGHTEEN MONTHS

HOW LONG THEY EXPECT TO BE HERE

INDEFINITELY

INDEFINITELY

2 YEARS

5 YEARS

2 YEARS

INDEFINITELY

INDEFINITELY

DEPENDS ON THE JOB SITUATION

INDEFINITELY

4 YEARS

INDEFINITELY

5 YEARS

INDEFINITELY

5 YEARS

2 YEARS

5 YEARS

INDEFINITELY

INDEFINITELY

INDEFINITELY

2 YEARS

2 YEARS

INDEFINITELY

INDEFINITELY

5 YEARS

5 YEARS

1 YEAR

INDEFINITELY

INDEFINITELY

2 YEARS

INDEFINITELY

INDEFINITELY

DEPENDS ON THE JOB SITUATION

INDEFINITELY

INDEFINITELY

DEPENDS ON THE JOB SITUATION

INDEFINITELY

2 YEARS

INDEFINITELY