Who is on sick leave in Finland? Differences between population groups and regions

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1. Sickness absence in Finland: an overview
The Finnish system of sickness absence

<table>
<thead>
<tr>
<th>Sickness absence days</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20+</td>
</tr>
</tbody>
</table>

**Short absence**
* 1–3 days
* self-certified

**Shortish absence**
* 4–11 days
* physician's certificate usually required
* not entitled to sickness allowance
* full salary paid at least during the waiting time of sickness allowance

**Long absence**
* 12 days or more
* physician's certificate required
* entitled to sickness allowance
* full salary normally paid for absences lasting <1-3 months (depends on the contract)
Focus on long sickness absence spells

• The trends shown in the presentation are on “long” sickness absence spells
  = those compensated by sickness allowance
  = at least 12 calendar days long absences

• Only absences compensated by sickness allowance (paid by Kela) are tractable in Finnish national registers

• Comprehensive register-based data on shorter absences are not available (data only from surveys or from employer-specific studies)
Prevalence of sickness absence in Finland

- Sickness absent during 2013, women: 63%
- Sickness absent during 2013, men: 60%
- Received sickness allowance in 2016, women: 10%
- Received sickness allowance in 2016, men: 7%
- Proportion of sickness and injury absence of theoretical working time in 2014*: 4%

* Of those working in the fields of industry, construction and services.

Sources: Statistics Finland, Labour force survey; statistics of the Social Insurance Institution of Finland; Confederation of Finnish Industries
Comparison of Nordic countries

Proportion of sickness and injury absence of theoretical working time (%)

Sources: Nordic confederations of industries
2. Sickness allowance for long sickness absence spells
Sickness allowance: who can receive?

- All non-retired persons aged 16–67 with incapacity to work (to perform their current duties) may be entitled.
- A doctor’s certificate is required.
- Not restricted to those in employment:
  - Employed, self-employed
  - Unemployed
  - Students
  - Others outside labour force

- Waiting period:
  - Normally 1+9 working days (Mon–Sat, excluding midweek holidays)
  - 55 calendar days for those with no previous income
Sickness allowance: how much?

- Paid for 6 days a week = “working days”
- Earnings-related
  - Formula per daily allowance: (70% or previous income / 300) up to yearly income of 30 350 € + 20% of income exceeding 30 350 €
  - Example: for a person with a yearly gross income of 50 000 euros (4000 €/month), gross SA is 84 €/day ~ 2000 €/month
- Minimum level for those with no previous income
  - 23.73 €/working day ~ 570 €/month in 2017
- Average paid allowance per working day in 2016: 56 €/day ~ 1340 €/month
- Payment
  - Paid to the employer if the employer pays salary
  - If no employer / no salary, allowance is paid directly to the sick-listed
Distribution of new sickness allowance spells in 2015 by diagnosis

- Musculoskeletal: 31%
- Mental: 18%
- Injuries: 15%
- Digestive: 5%
- Neoplasms: 4%
- Respiratory: 6%
- Nervous: 4%
- Other diseases: 13%
- Circulatory: 4%

Source: Kela statistics.
3. Trends in receipt of sickness allowance by sex, age and diagnostic cause
Proportion of recipients of sickness allowance, non-retired population 1996–2016

% 14

10

8

6

4

2

0


Women

Men

Source: Blomgren 2016; own calculations based on statistics of Kela and Statistics Finland.
Proportion of recipients of sickness allowance, non-retired population 1996–2016

Source: Blomgren 2016; own calculations based on statistics of Kela and Statistics Finland.
Source: Blomgren 2016; own calculations based on statistics of Kela and Statistics Finland.
4. Differences between socio-economic groups
Incidence and length of sickness allowance by occupational class

• What is the proportion of new sickness allowance recipients in different occupational classes?

• How long are the sickness allowance spells in different occupational classes?
  • Cumulative number of days, measured from the start of the waiting period (=onset of disease) to the ending day of sickness allowance
A study combining registers of Kela and Statistics Finland

- A 70% random sample of the non-retired Finnish population aged 25–62 at the end of 2012 (1.6 million persons)
- Inclusion of also those without employment
- Measurement of new SA spells initiating in 2013

Occupational class distribution:

<table>
<thead>
<tr>
<th>Category</th>
<th>Women</th>
<th>Men</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upper white-collar</td>
<td>20 %</td>
<td>19 %</td>
</tr>
<tr>
<td>Lower white-collar</td>
<td>43 %</td>
<td>19 %</td>
</tr>
<tr>
<td>Manual workers</td>
<td>14 %</td>
<td>31 %</td>
</tr>
<tr>
<td>Self-employed and entrepreneurs</td>
<td>7 %</td>
<td>13 %</td>
</tr>
<tr>
<td>Unemployed</td>
<td>9 %</td>
<td>12 %</td>
</tr>
<tr>
<td>Other</td>
<td>7 %</td>
<td>7 %</td>
</tr>
<tr>
<td>All</td>
<td>100 %</td>
<td>100 %</td>
</tr>
</tbody>
</table>

N

792 575
822 760
Persons with new SA spells during 2013 (% of population)

- Upper white-c
- Lower white-c
- Manual worker
- Entrepreneur
- Unemployed
- Other
- All

Women
Men
Persons with new SA spells due to musculoskeletal diseases during 2013 (% of population)
Persons with new SA spells due to mental and behavioural disorders during 2013 (% of population)
Cumulative length of SA spells starting in 2013, calendar days

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Upper white-c</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lower white-c</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Manual</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entrepreneur</td>
<td></td>
<td></td>
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<tr>
<td>Unemployed</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
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<tr>
<td>All</td>
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</tbody>
</table>

SA days on average
Cumulative length of SA spells starting in 2013, calendar days

Musculoskeletal diseases
- Women
- Men

Mental disorders
- Upper white-c
- Lower white-c
- Manual
- Entrepreneur
- Unemployed
- Other
5. Differences between regions
Finland and its municipalities
Differences between Finnish municipalities

• Data:
  • A 50% random sample of non-retired population aged 25–62 at the end of 2009, who did not receive sickness allowance during 2009 (N = 1 068 736)
  • 332 municipalities + municipality-level factors

• Measures:
  • receipt of sickness allowance during 2010-2011
  • the cumulative number of SA days during 2010–2011
% persons who had received SA during 2010–11

Mean number of days among those who had received SA during 2010–11

Average: 16%

Average: 50 days
Municipality-level factors that are related

- Higher probability of long sickness absence in municipalities with
  - high unemployment rate
  - high % of the manufacturing and construction sector
  - high general morbidity
  - small population
  - rural areas
Summary and conclusion

• A decreasing trend of long sickness absence in Finland since 2007, mainly due to decrease in sickness absence due to musculoskeletal diseases

• Receipt of sickness allowance strongly related to age, sex, occupational class and region

• To decrease incidence of sickness absence:
  ➢ Focus on manual workers and lower non-manuals (especially women)

• To shorten the spells:
  ➢ Focus on the unemployed, other non-employed, and entrepreneurs / self-employed
Thank you!

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