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**Comparative Data of Absence due
to Sickness in Nordic Countries**

by

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Comparative Study of Absence due to Sickness

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og kan medføre erstatningsansvar.

1. Introduction

Sickness allowance is an income maintenance benefit payable on account of temporary incapacity of work caused by illness. In the Nordic countries every one in gainful employment is entitled to get sickness allowance. However, the structure of sickness allowance varies considerably from one country to another.

Recently the rate of absence due to sickness has been very high in Norway. In the year 2002 almost 7.7 percent of the total work force was absent due to sickness (SSB 2003a; SSB 2003b). Empirical studies on international comparison in the recent years also find that the absence due to sickness is highest in Norway and Sweden among the Nordic countries. Though sick pay policy is more generous in Norway than Sweden (see section 2), the empirical literature reports that the rate of sick leave is equal or even higher in Sweden as compared with Norway (see section 3). A shortcoming of the previous studies is that they use survey data. These data are neither based on the same sort of samples nor do they consider the differences in definitions and sick leave systems of different countries. For instance, in Sweden duration of sick leave is unlimited and a person is considered on sick leave irrespective of whether he/she is getting sickness or rehabilitation allowance whereas, in Norway a person is considered on sick leave while receiving only the sickness allowance which is limited to maximum 52 weeks. After this time period one may get rehabilitation allowance and invalidity benefits. Therefore, to compare sick leave in Norway and Sweden one should not only consider the similarity of samples but should also control for the duration of sick leave. The main objective of this report is to give an account of comparable data available in Nordic countries.

The rest of the report is organised as follows. Section 2 briefly explains the systems of sickness allowance in Nordic countries. Section 3 reviews the recent studies on international comparison of sick leave. Section 4 reports the data. Section 5 presents the summary of the report written in Norwegian.

2. Structure of Sickness Allowance

This section briefly explains the sick leave regulations in Nordic countries.

Denmark

Waiting days and Employer's period

There is no waiting day. Sickness benefits are payable by the employer for the first two weeks if an employee has been working for him for the past eight weeks prior to the absence due to illness, and during that period has worked for at least 74 hours. Thereafter, the local county (*kommunen*) pays the sickness allowance. Employers in the private sector may write insurance to get refunds for the sick leave costs incurred during the employer's period.

Compensation Rules and the Level

The compensation is 100 percent if it does not exceed €10 per hour, otherwise one gets €10 per hour. Employees are entitled to sickness benefit from the local authorities provided they have been active in the labour market for the past 13 weeks prior to their absence and during that period have worked for at least 120 hours. People who are entitled to unemployment benefits, or have completed vocational training of duration of at least 18 months, or have been in work training schemes with pay, are also entitled to sickness benefits from the local authorities. Self employed people are

entitled to sickness benefits if they have carried out at least one month's work immediately prior to illness given that they had been working for at least six months during the past year.

Time Limit

The benefits can be paid up to 52 weeks in addition to the employer's period.

Finland

Waiting days and Employer's period

Sickness benefits are not paid for the day on which an employer falls ill and not for the following 9 working days. During that period, employers pay full wages/salaries according to law. According to collective agreements, employers pay full or partial wages for 1-3 months during illness. During that period, the benefit will be paid to the employer.

Compensation Rules and the Level

The amount of the sickness allowance depends on the taxable income of the recipient. No income related sickness benefit is paid if the annual income from work amounts to less than € 891. The allowance is equal to 70% of annual earnings but if earnings exceed € 24,609.26 the allowance is less than 70% of earnings. A special feature of sickness allowance in Finland is that it can be awarded even if the requirement concerning employment is not awarded. Until April 2002, persons with small or no earnings were eligible for a *means tested sickness benefits* after a qualifying period of 60 days. Mean-testing for the sickness allowance ended on April 2002. The allowance has since then been payable at its minimum rate also to those with no earnings record

provided that they have been incapacitated for work for a consecutive period of at least 55 calendar days.

Time Limit

The benefits can be paid for maximum of 300 days including weekdays and Saturdays.

Norway

Waiting days and Employer's period

There is no waiting day. Since 01.04.1998 employer's period is 16 calendar days. The employer's period was 14 calendar days previously. The only condition to get sickness benefits is that the employee has been in work for at least two weeks immediately prior to falling ill.

Compensation Rules and the Level

The income basis for sickness benefits must amount to at least 50 percent of the *basic income*. This income limit does not apply to sickness benefits payable during the employer period. The compensation is 100 percent, up to an earned income of 6 times the *basic income*. The *basic income* in the year 2000 was NOK 49,090.

Time Limit

The benefits can be paid for 52 consecutive weeks including the employer's period.

Sweden

Waiting days and Employer's period

There is one waiting day. Nevertheless, There may be no more than 10 waiting days in a period of 12 months. The employer's period is 14 days but it was 28 days from 1st of January 1997 to 31st of March 1998. From day 15 the Social Insurance Board pays the sickness benefits. The employer's period starts from the day 1 if an employee has more than 10 sick leave spells in a period of 12 months. In this case the employer gets refund from the Social Insurance Board for the first day's sick leave.

Compensation Rules and the Level

The compensation is 80 percent, up to an earned income of 7.5 times the *basic income*. The condition for awarding sickness benefits is that the recipient wages are at least 24 percent of the *basic amount*. The basic income was SEK 36,600 in the year 2000.

Time Period

Sickness allowance is payable for unlimited time period.

3. Literature Review

Due to lack of comparable data we do not find sufficient literature on international comparison of sick leave. This section briefly explains the recent studies, which compare sickness absence at an international level.

Bliksvær and Helliesen (1997) compare sickness absence in 11 countries including Norway, Finland and Sweden. The source of their data is Luxembourg Employment

study. They report that the two categories own illness, injury or temporary disability, and maternity leave comprise about one half or more of the total absence from work in all the countries except in the United States and United Kingdom where corresponding absence rates are one fourth and one third of the total absence respectively. Table 1 illustrates sickness absence rates in the data used by Bliksvær and Helliesen.

Table 1: Sickness Absence Rate reported by Bliksvær and Helliesen (1997)

Country	# of Observations	Year	Rate
Norway	2,871	1990	3.0
Sweden	15,967	1990	4.6
Finland	10,290	1990	2.5
United Kingdom	33,059	1989	2.0
United States	16,224	1990	1.1
Czech Republic	13,656	1994	4.3
Hungry	10,867	1993	4.8
Luxembourg	3,767	1992	1.5
Poland	12,731	1994	2.6
Slovenia	5,254	1994	2.9
Spain	31,527	1993	2.1

We see in Table 1 that among Nordic countries, Sweden had the highest rate of sickness absence in the year 1990. The rate of sickness absence was 4.6 % in Sweden, whereas it was 3% and 2.5% in Norway and Finland respectively.

Barmby et al (2001) also use Luxembourg Employment study for international comparison of 9 countries. Countries included in their analyses are Sweden, Canada, Czech Republic, France, Luxembourg, Slovenia, Spain, Switzerland, and United Kingdom. Even though Bliksvær and Helliesen (1997) and Barmby et al. (2001) use the same data source but they suggest different rates of sickness absence for the same countries. This is because Barmby et al. define the absence rate (R_t) as the ratio of the hours reported because of illness (A_{it}) to contracted hours (C_{it}) in the reference week (t):

$$R_t = \frac{\sum_{i=1}^n A_{it}}{\sum_{i=1}^n C_{it}}$$

Table 2: Sickness Absence Rates by Barmby et al. (2001)

Country	# of Observations	Year	Rate
Canada	36,015	1997	3.07
Czech Republic	23,656	1997	3.95
France	42,835	1997	2.59
Luxemburg	5,345	1992	1.83
Slovenia	8,494	1994	3.56
Spain	39,019	1993	2.48
Sweden	24,933	1990	6.31
Switzerland	5,301	1997	1.78
United Kingdom	48,189	1989	3.21

Table 2 illustrates the absence rates computed by Barmby et al. (2001). We see that the sickness absence rate in Sweden is 6.31% and it is higher as compared with all the other European countries. However, Norway or any other Nordic country is not included in this study.

ESO (*Expertgruppen för studier i offentlig ekonomi*) published a report based on comparative analyses of sick leave in 8 of the European countries. The sources of data in this report are Eurostat and domestic Labour Force Surveys of the countries. The analyses are based only on aggregate statistics. Hence, data does not control for duration of sick leave. The countries included in this study are: Norway, Finland, Sweden, Denmark, Netherlands, France, Germany, and United Kingdom. Table 3 and Figure 1 illustrate absence rates given by the report.

Table 3: Sickness Absence Rates By Swedish Social Insurance Board (2002)

Year	DK	FI	FR	DE	NL	NO	SE	UK	EU-12
1983	1.5		3.0	1.5	3.2			1.7	
1984	1.8	2.4	2.4					2.2	
1985	2.0	2.4	2.5	1.3	3.6			2.2	
1986	2.6	2.5	2.6	1.3				2.3	
1987	1.8	2.4	2.2	1.7	3.1		5.5	2.2	1.9
1988	1.7	2.3	2.1	1.7	4.0		5.7	2.2	1.9
1989	1.8	2.6	2.1	1.7	4.2	3.2	5.6	2.0	1.9
1990	1.9	2.5	2.3	1.6	4.5	3.2	5.5	2.1	1.9
1991	1.9	2.3	2.5	1.4	4.3	3.1	4.7	2.3	2.0
1992	1.6	2.2	2.4	1.5	5.3	2.9	4.2	1.8	2.0
1993	2.0	2.3	2.7	1.4	5.2	2.8	4.1	1.9	2.0
1994	1.7	2.3	2.3	1.5	4.1	2.5	3.1	1.9	1.8
1995	1.5	2.3	2.5	1.5	3.9	2.6	3.1	1.9	1.8
1996	2.0	2.3	2.4	1.4	3.5	3.2	2.5	1.8	1.8
1997	1.5	2.3	2.2	1.4	3.8	3.3	2.5	1.8	1.7
1998	1.6	2.2	2.5	1.3	4.1	3.0	3.1	1.8	1.8
1999	1.2	2.2	2.5	1.4	4.4	3.7	3.7	2.1	1.9
2000	1.6	2.4	2.4	1.5	4.5	4.2	4.0	2.0	1.9
2001	1.6	2.2	2.6		4.3	3.9	4.4	2.2	

Figure 1

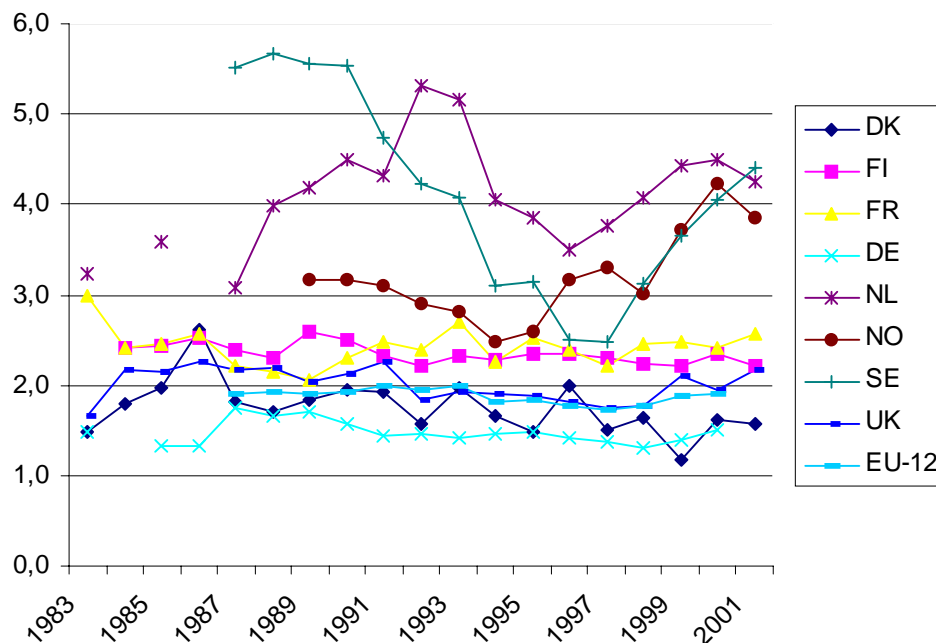


Table 3 and Figure 1 illustrate that the sickness absence rates are higher in Norway, Sweden and Netherlands as compared with other European countries. However, we

also see that in the early 90s and even in the year 2001 Sweden has higher rates of sickness absence than those of Norway.

4. Data

There are two kinds of data in the Nordic countries: survey data and register data. All the studies mentioned in section 3 used survey data, which is explained in section 4.1 and register data is discussed in section 4.2.

4.1 Survey Data

Labour Force Surveys

Statistical bureaus in various countries carry out labour force surveys in order to describe current conditions regarding employment and to yield general information concerning the labour market. The surveys contain questions about employment status, degree of employment, absence, overtime, underemployment, and secondary jobs. In particular separate questions are asked regarding sick leave, temporary parental leave, holidays, compensation leave, flexibility leave and other causes of absence. Material concerning a large number of background variables is also collected, such as family conditions, occupation, trade union membership, educational level etc.

In Scandinavia, the surveys are structured as rotating panels. In Norway the rotational panel comprises of almost 24000 individuals, in Sweden 17000 and in Denmark 15000 individuals. An individual is asked questions 8 times over a period of 2 years.

Luxembourg Employment Study

Data source in Bliksvær and Helliesen (1997) and Barmby et al. (2001) is Luxembourg employment study. LES is partly funded by the Human capital and Mobility Programme of the European Commission and the Norwegian Research Council. The LES database includes Labour Force Surveys from 12 countries with quite different labour market structures. These surveys provide detailed information on areas like job search, employment characteristics, comparable occupations, investment in education, migration, etc.

Eurostat Data

Eurostat data is available for Denmark, Finland, Norway, Sweden and various other countries. For Nordic countries the data is available since 1995. The statistics are based on labour force surveys from the individual countries.

Shortcomings of Survey Data

There are numerous shortcomings of the data described in this section. First of all the data are self reported and therefore can be based on distortions of the memory of the respondent. This is also quite likely that a worker may not be willing to report correctly about his absence. Hence the self-reported information may create a difference between what is recorded and actual behaviour. Secondly, in the Labour Force surveys the information is collected about a particular week (reference week). The information on duration of absence more than one week cannot be taken from this material. An additional shortcoming of Luxembourg Employment Study is that it comprises of domestic labour force surveys in different countries carried out in

different points in time and use different sort of samples. The information for Norway, Sweden and Finland is only for 1990.

4.2 Register Data

Data from Norway

There are 4 different major (registered) sick leave statistics in Norway. Each one of them is briefly explained in the following.

Statistics by the Social Insurance Board

The Norwegian Social Insurance Board provides two kinds of registered statistics.

1. Sickness Expenditure Statistics (*Sykepengestatistikk*):

These statistics cover the total population of Norway though the Central Government's employees are only covered since the year 2000. The statistics register number of days absent due to sickness after the employer's period is over. The data differentiates employed, self-employed and unemployed persons and can be divided by gender, age group and the municipality of residence. Number of days, which are covered by the sickness allowance, and the number of sickness spells are reported in absolute terms. For the employees relative statistics are also available. These statistics are available since the year 1992 and tell the average number of days covered by sickness allowance for the total work force in a particular year. Information about the work force in a particular year is taken from Labour Force Surveys.

2. Sickness absence Statistics (*Sykefraværstatistikk*):

These statistics are available, for the total population including the Central Government's employees, since the year 2000 and cover sick leave information from

the day 1. Information from day 1-3 of sick leave is based on survey conducted by the Social Insurance Board. The data reports sick leave as the percentage of possible working days and also as the percentage of total number of employees.

Statistics by the Central Government (*Stat*)

Ministry of Labour and Government Administration (AAD) publishes sick leave statistics for the employees of the Central Government since the year 1991. For each individual the statistics report sick leave from day 1 and calculates sick leave as the percentage of possible working days. Formally:

$$\text{Sick leave} = (\# \text{ of days with sick leave} / \# \text{ of possible working days}) \times 100$$

The days of sick leave are adjusted for disability payments and part-time wages. All holidays, weekends and general public holidays, are excluded from the days of sick leave. Similarly, possible working days excluding holidays comprise of normal working hours adjusted for percentage of job.

NHO Statistics

NHO statistics are based on a sample representing different industries and firms, which are members of NHO. The statistics include only full time workers and officers and cover the information from day 1. Sick leave is calculated as the percentage of possible working days.

Statistics by the Municipalities and Counties ((*Kommuner* og *Fylkeskommuner*)).

These statistics are published for all employees of the municipalities, counties and the firms associated with the municipalities' central association (*Kommunens Sentral-*

forbund). The statistics cover the information from day 1 and absence days are represented as a percentage of possible working days.

Data from Sweden

Statistics by the Social Insurance Board

The statistics by the Social Insurance Board of Sweden are briefly explained below.

Register Statistics based on Social Expenditure

Since the year 1993, the social Insurance Board of Sweden provides data on the payments of sick leave for all the individuals registered in the Swedish social insurance system. However, the data does not cover the days of sick leave during the employer's period. Since 1996, the information is available for the start and the end date of sick leave for those who remain sick after the employer's period is over. The statistics are available in absolute terms. No relative terms are available. The employed, self-employed and unemployed persons are not differentiated in the data but however, can be divided by gender, age group and the municipality of residence.

RFV LS Data

These statistics are available since the year 1986 and give information after the employer's period is over. The statistics for each period comprise of two independent random samples:

Insured Population Sample (IP): A national random sample selected from entire population of Sweden registered in the Swedish social insurance system.

Long-term sick Insured population sample (LSIP): This sample in addition to criteria for IP requires individuals to have at least one long-term sickness spell.

Other Data

1. The Social Insurance Board also provides statistics on sickness absence during the employer's period for the private firms whose number of employees does not exceed 39.
2. At the moment the Social Insurance Board and the Statistical Bureau of Sweden are working on statistics, which will provide information for the entire labour force including the employer's period. The project will be completed some time during the year 2003 and therefore the data is not available yet.

SAF's Statistics

Since 1982, companies affiliated to the Swedish Employers' Confederation (SAF) have participated voluntarily in the collection of data concerning absenteeism and working hours. At present the statistics cover some 220,000 employees. The information of sick leave is available as a percentage of normal working hours.

Data from Denmark

Since 1983, the sick leave data has been based on Statistics Denmark's sickness benefit register, which receives electronic data from the administrative joint municipal register for sickness benefits. The statistics cover the numbers of recipients and cases and also expenditures on benefits within one calendar year. Only cases involving the payments of benefits through the municipal system are included in the statistics. No information is available about public employees before the year 2000 since previously they were not entitled to reimbursements under the municipal sickness benefit scheme. The individuals can be divided according to sex, age, family background,

occupation/socio-economic status and the municipality of residence. Duration of sickness is reported in absolute terms.

Data from Finland

The Social Insurance Board of Finland, provides statistics based on payments of sickness daily benefits. The statistics are available from the 10th sickness day whereas, sickness days are calculated by excluding weekends. Days covered by sickness allowance are reported in absolute terms. No relative values are available. The individuals can be divided by sex and age. However, the aggregates statistics do not differentiate whether recipients are employed, unemployed, or have no earnings record. This differentiation is though complicated but the Social Insurance Board can do so if requested.

4.3 Comparability of Data

General Comments

Most of the sickness allowance statistics discussed in section 4.2 are reported as number of sickness spells and number of days/weeks covered in one year. To compare levels of sickness between countries the statistics about the number of days covered are more relevant. As mentioned in section 4.2 most of the statistics are reported only in absolute terms. Comparing absolute number of days covered in different countries does not make sense as the number and structure of the population differs from country to country. To compare one country with another we need relative statistics, for instance the number of days covered divided by the number of individuals registered in social insurance system. Only the social insurance Board of Norway

reports relative statistics and that too only for employees in the labour market. The Statistical Bureaus or labour market division of the social Insurance Boards may provide data required to produce relative statistics.

Another shortcoming of the register data by the Social Insurance Boards mentioned in section 4.2 is that they report duration of sickness after the employer's period is over. This problem can be solved but only to some extent for instance, one can use domestic labour force surveys to compare sickness less than 5 days. However for Norway and Sweden one can compare short-term sick leave in different industrial statistic by using NHO statistics from Norway and SAF's statistics from Sweden.

Norway and Sweden

To compare Norway and Sweden, one has to consider all the recipients without differentiating whether they are employed or unemployed, or whether they work in the Central Government or not. To control duration of sickness it is required to work with the individual data from Sweden. Time series comparison between Norway and Sweden can be made since 1994 but for this purpose one needs to collect and add information about the Central Government's employees of Norway.

NHO' statistics from Norway and SAF's statistics from Sweden can also be used to compared industry specific sickness levels. In this case information is available from the day 1 of sickness.

Norway and Finland

To compare Norway with Finland, it is essential to exclude the recipients from the Finnish data who are have no earnings records, as in Norway such individuals do not

fulfil the criterion for receiving sickness allowance. To get specific data from Finland, one can place an order to the Social Insurance Board of Finland. Time series comparison can be made since 1990.

Norway and Denmark

Occupational specific comparison can be made between Norway and Denmark
Comparison can also be made between unemployed recipients of sickness allowance since 2002.

5. Sammendrag

I de nordiske land har alle arbeidstakere rett til økonomisk kompensasjon ved sykefravær. Imidlertid varierer kompensasjonssystemet fra land til land. Norge og Danmark har ingen karensdag og kompensasjonsgraden er 100%, men i Finland er det 9 karensdager og kompensasjonen er 70%. Sverige har en karensdag og 80% kompensasjon. Sykefraværet i Sverige er uten tidsbegrensning, men i Danmark og Norge er det en tidsbegrensning på maksimalt 52 uker. I Finland utbetales sykepene i maksimum 300 dager.

I Norge er sykefraværet omtrent 7,7 prosent blant arbeidstakere. Det er derfor vi har en livlig diskusjon om årsakene for høyt sykefravær i Norge. Selv om de nordiske landene har mange likheter, er kompensasjonssystemet for sykefravær annerledes i Norge. Ved en komparativ analyse av nivået på sykefravær og utviklingen i disse landene kan man klarlegge det norske sykefraværet. Internasjonale sammenligninger både med hensyn til nivået på sykefraværet og endringer over tid er vanskelig å kartlegge på grunn av mangelfulle sammenlignbar data. Formålet med dette prosjektet er å undersøke i hvilken grad det foreligger data i de nordiske land som evt. kan benyttes for internasjonale sammenligninger.

I Norge har Bliksvær og Helliesen (1997) gjort en internasjonal komparativ studie ved å bruke *Luxembourg Employment Study* (LES). LES er basert på ulike nasjonale arbeidskraftundersøkelser. Barmby, Ercolani og Treble (2001) fra England har også brukt LES data for internasjonal komparasjon. Riksförsäkringsverket i Sverige har publisert en rapport, basert på data fra Eurostat og nasjonale arbeidskraft-

undersøkelser, som handler om komparativ analyse av sykefravær på internasjonal basis. Et problem med arbeidskraftsundersøkelser er at de ikke tar hensyn til fraværsvirighet. I tillegg til er disse undersøkelsene basert på ulike utvalg. For å få forventningsrett resultat er det nødvendig å bruke samme type utvalg. Kontroll av fraværsvirighet er også viktig spesielt hvis man skal sammenligne Norge og Sverige. Derfor har jeg for det meste undersøkt de registrerte data som kan benyttes til å sammenligne land både med hensyn til nivå på sykefravær og endringer over tid.

I Norge finnes registrerte data fra 4 ulike kilder:

1. Rikstrygdeverket sin statistikk
2. NHOs statistikk
3. Statens statistikk
4. Statistikk fra kommuner og fylkeskommuner

Det er bare Rikstrygdeverkets statistikk som gir absolutte måltall, men alle de andre kildene angir fraværstallene som prosent fravær i forhold til mulige dagsverk. Fra og med 01.01.2000 har Rikstrygdeverket også gitt relative måltall, og dets statistikk omfatter alle som har sykepengere rett. Statistikken fra Rikstrygdeverket etter 2000 gir informasjon om sykefraværet for alle sykedager, men for årene før 2000 har vi ingen informasjon om sykefraværet innen arbeidsgiverperioden. Statsansatte var heller ikke inkludert i statistikken før 2000.

NHO publiserer fraværstatistikk for arbeidere og funksjonærer fra 1. sykedag. Statistikken baserer seg på et utvalg av medlemsbedrifter og omfatter bare helttidsansatte.

Statens fraværstatistikk gir opplysninger fra 1. sykedag og omfatter alle arbeidstakere som er statsansatte.

Statistikk for kommuner og fylkeskommuner omfatter alle ansatte i kommuner og fylkeskommuner og ansatte i bedrifter som er assosierte medlemmer av Kommunens Sentralforbund.

I Sverige finnes det registrert data fra 2 ulike kilder:

1. *Riksförsäkringsverket* statistikk fra 1993
2. SAFs statistikk

Riksförsäkringsverkets statistikk omfatter alle som har sykepengerrett og gir opplysninger om sykefraværet utover arbeidsgiverperioden. Statistikken gir absolutte måltall.

SAF's statistikk gir fraværsopplysning fra 1. dag og omfatter 220.000 arbeidere fra private bedrifter. Statistikken angir fraværstallene som prosent fravær i forhold til normale dagsverk.

Danmark Statistikk fra Danmark gir sykefravær opplysninger om alle som har sykepengerrett fra kommuner siden 1983. Statistikken om ansatte i offentlig sektor i Danmark er ikke tilgjengelig i data fra Danmark Statistikk i perioden før år 2000 fordi de ikke hadde rett til sykepenger fra kommunen. Siden 2000 har disse ansatte rett til sykepenger fra kommunen. Statistikken gir absolutte måltall.

Kansaneläkelaitos fra Finland også gir absolutte måltall. Statistikken omfatter alle med sykepengerett, og gir sykefraværsopplysninger utover arbeidsgiver perioden.

Registrerte data som finnes i de nordiske land har sine begrensninger. Data omfatter hele befolkningen og kan brukes for internasjonale sammenligninger med følgende begrensninger:

For det første gir disse dataene opplysninger bare utover arbeidsgiverperioden, og for det andre gir data absolutte måltall. Det ser svært vanskelig eller umulig ut å løse det første nevnte, men det finnes løsning til den andre problemstillingen hvor man evt. kan få tak i data fra andre kilder for å lage sammenlignbare relative måltall, for eksempel data fra statiske sentralbyråer i Norden.

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