



ESPN Thematic Report on retirement regimes for workers in arduous or hazardous jobs

Sweden

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European Social Policy Network (ESPN)

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Summary/Highlights

The Swedish public old-age pension system is universal. The system treats all occupations (corporations) in the same way. There is no specific legislation related to workers in arduous and hazardous jobs, which stands in contrast to the state corporatist system types that prevail in many Member States of the European Union. This notwithstanding, large groups of employees have also long been covered by collectively bargained occupational pensions, which today cover 90 per cent of employees. Occupational pensions make up an increasing – but for most people supplementary – share of total pension income. Notably, there is a clear tendency for regulations within occupational pension schemes regarding retirement age to be harmonised with the public pension scheme, where special regulations for earlier retirement among certain occupations have been gradually abolished. Conflicts around retirement age have been modest. At least two factors have contributed to this. First, the universal character of the public system has made it easier to change rules, since all groups are in some sense affected in the same way. Second, the occupational plans are negotiated, and the strong bargaining culture in the Swedish labour market has helped to reduce direct conflict between the social partners: but the pace of reform has on the other hand been relatively slow.

Another feature of the social insurance system important to recognise in relation to arduous work, is that with the old-age pension reform of 1994/1998, disability pensions were separated from the public pension system and were made part of the universal sickness insurance scheme. This reform was implemented in 2003. The statutory work-injury benefits were, both before and after this reform, financed from employer social security contributions but the contributions are not based on experience ratings, i.e. they are not graded by previous accident/injury rates.

There are no separate end-of-career options or specific pension schemes for workers in arduous or hazardous jobs (WAHJ). Efforts to sustain people in work are made in parallel through public rehabilitation programmes (integrated with payment of sickness cash benefits), retraining through active labour market programmes, and the general educational system (including primary, secondary and tertiary education) that is available to adults throughout the life course. Such programmes mirror Sweden's longstanding policies promoting lifelong learning.

Work-related conditions that to some degree impair health and prevent full continuation of work are addressed through the general social security schemes, including retirement benefits with early withdrawal, work-accident insurance, and sickness cash benefits (previously also disability pensions, which were abolished in 2003). In every case these are individually assessed.

Arguably, WAHJ will be more prone to approach retirement through an alternative 'disability pathway'. This relates to the higher levels of ill-health resulting from such jobs, which are physically (e.g. manufacturing) and/or psychologically (e.g. care work) demanding. If we consider occupations with the highest rates of long-term sick leave (more than 90 days) and/or disability pensions to be the Swedish equivalent of WAHJ, the most prevalent high-risk occupations common to men and women are found in metal work and other industrial work. In addition, for men, most prevalent high-risk occupations include drivers, workers in building and construction, painters, lacquerers and chimney sweepers. Among women, most prevalent high-risk occupations include cleaners, nurses, administrative staff and pre-school teachers. Moreover, several of those in high-risk professions have lower educational attainment – a well-known predictor of ill-health. Even if sickness and disability benefits give pension credits, the relative income situation of WAHJ after retirement will be lower as a result of claiming them, mirroring the income-replacement rates within the social insurance schemes. Only for long-term invalidity benefits are the pensions credits based on the previous wage level, a situation which has been criticized by the trade unions.

1 Overall description of the policy mix targeted at workers in arduous or hazardous jobs

An important starting point for any discussion of the role of arduous work is that the Swedish public pension system is universal. This dates back to the 1913 reform but was reinforced by the inclusion of state employees including military personnel in the statutory system before World War II. It appears that this has strong implications for how the system deals with different occupations, including those with arduous working conditions. The system treats all occupations (corporations) in the same way. This stands in contrast to the state corporatist system types that prevail in many Member States of the European Union. This notwithstanding, there have also been special rules applying to certain occupations in collectively bargained occupational programmes, which have a broad coverage that today includes about 90 per cent of all employees (Swedish Social Insurance Inspectorate 2015). However, there is also a trend towards the rules regarding retirement age in this part of the system to be harmonised with those existing in the public programmes, entailing a higher minimum age for drawing occupational pensions.

The legislated retirement age for old-age public pensions has always been the same for men and women. In 1975 the statutory pensionable age was lowered from 67 to 65. This was partly a result of strong pressure from the Centre Party, representing agricultural interests. Partly it also reflected a strategy of equalising the conditions for workers with those of white-collar employees who either had occupational collectively bargained programmes in the private sector that offered retirement at 65 (for some occupations even lower) or belonged to public sector plans that did the same (e.g. military personnel). Occupational plans have since then been gradually reformed. In the early 1990s changes were initiated in the regulations relating to retirement age as well as the rules for annuitisation. The retirement age for central state employees, first wage-earners and then salaried staff, was raised to 65. The same applied to public employees in the municipal sector, after which special regulations for different occupations have gradually been abolished. Conflicts around retirement age have been modest and in particular two factors have contributed to this. First, the universal character of the public system has made it easier to change the rules, since all groups are in some sense affected in the same way. Second, the occupational plans are negotiated, and the strong bargaining culture in the Swedish labour market has helped to reduce direct conflict: but the pace of reform has on the other hand been relatively slow. In addition to these two factors, the lower retirement age applied to very different occupations, of which many do not qualify as arduous.

Another feature of the social insurance system that is important to recognise in relation to arduous work is that the pension reform in 1994/1998 (fully implemented in 2003) separated disability pensions from old-age pensions and subsumed all disability-related benefits within the universal sickness insurance scheme. This change came after another important reform had been made, whereby work-injury benefits for temporary benefits were coordinated with sickness benefits in the mid-1990s. The statutory work-injury benefits were, both before and after this reform, financed from the same employer social security contributions, had universal coverage and provided earnings-related benefits independent of work experience.

Reporting on arduous work in Sweden warrants some further reflections on the definition of WAHJ. Here the final report from the collaborative project of several European unions, with funding from the EU Commission, is an excellent starting point. It is recognised "...that there is no common definition of what is 'arduous work' and in fact this question hardly admits a straightforward answer. In the review of examples of jobs or occupations commonly referred to as arduous in a selection of OECD countries, the list obtained is quite varied and does not lend itself to an easy definition." (European Federation of Building and Woodworkers, et al, 2014). It is furthermore recognized that there is no unique definition of arduous work in the nine Member States that had been subjected to a closer examination by the Commission.

Nonetheless, it is today widely admitted that the hardships experienced in an arduous work environment can be either physical (including exposure to chemical or biological agents) or psychological (more prevalent in care and service work), or some combination of both. Some factors are systematically considered as being the source of arduousness at work: repetitive movements, noise, carrying heavy loads, etc. It is clear that the consequences of arduous work increase with age.

These hardships can result in a deterioration in the health of the workers in question, which may not always become apparent at the time of exposure, but eventually lead to chronic diseases. This may in turn make it difficult for workers to continue to carry out the same job or remain in the same occupation. It may also lead to various work-related disabilities, reduced life expectancy, and eventually to premature mortality.

If we consider occupations with the highest rates of long-term sick leave (more than 90 days) and/or disability pensions to be the Swedish equivalent of WAHJ, the most prevalent high-risk occupations common to both men and women are found in metal work and other industrial work. In addition, high risk occupations, both in absolute numbers and in relative rates within that occupation, for men include drivers, workers in building and construction, painters, lacquerers and chimney sweepers. For women, they include cleaners, nurses, administrative staff and pre-school teachers. (Swedish Work Environment Authority, 2012).

In sum, the Swedish strategy of dealing with specific retirement paths related to arduous work has been almost completely disconnected from the social insurance system as such. Instead, the Swedish policy has been to rely on work environment legislation, inspections by the relevant public authorities, and the active involvement of social partners in the labour market. There are no separate end-of-career options for WAHJ. Work-related conditions that to some degree impair health and inhibit full continuation of work are addressed through the general social security schemes, including disability pensions (the latter under the sickness cash benefit scheme since 2003), early-retirement benefits, work-accident insurance, and sickness cash benefits. In every case these are individually assessed.

2 Pension rules for workers in arduous or hazardous jobs

There are no separate retirement rules for any occupations in the statutory legislation. Assessments of work-related ill-health are carried out on an individual basis, not by reference to occupational types. Hence the statutory rules on early-retirement age apply to all employees.

2.1 Statutory system – general safety approaching retirement

In Sweden there are no specific public early-retirement schemes catering to specific occupational categories of WAHJ and, as described above, the universal Swedish public pension scheme is designed to cover all employees. However, occupational pension rules to some extent differ along occupational lines. The importance of occupational pensions has grown over time. Today 90 per cent of employees are covered, including four main collective plans – blue-collar workers and white-collar workers in the private sector, state employees and lastly, employees in county councils and municipalities. These pensions are of most importance to people with higher incomes, since these pensions mainly insure incomes above the income ceiling (SEK 444 750 in 2016) for public old-age pension benefit purposes. Hence, their importance differs greatly across sectors. Today, occupational pensions make up, on average, around 30 per cent of men's and 20 per cent of women's total pension income (public, occupational and private pensions combined). For most employees, about 70 per cent in 2011, the formal retirement age is 65, across all main occupational pensions programmes, individual agreements on an earlier retirement age are possible, from as early as 55 years in the private sector, typically at the expense of actuarially lowered pension benefits. There are, however, examples of negotiated retirement plans that do not include actuarial reductions. For state

employees, lower formal ages are applicable for certain groups. These include officers within the Swedish armed forces (*yrkesofficerare*) and air-traffic controllers (both groups at 60), and firefighters (at 58), in all cases a full pension being subject to 30 years of contributions. Furthermore, contributory defined-benefit pensions may be withdrawn earlier, at 61 for public employees and at 55 for private employees. The contribution-based pension may be withdrawn from age 55 for county and municipal employees. The earlier the withdrawal, the lower the pension (Sjögren Lindquist 2011; Swedish Social Insurance Inspectorate 2015; National Government Employee Pensions Board 2016). Also state employees within the performing arts (dancers, singers and actors) were until recently able to withdraw occupational pensions from the ages of 41, 52 and 59 respectively. The total number dancers and singers affected was around 300 in 2014, when these regulations were also abolished.

It should be pointed out that there have been a series of changes in early-retirement age regulations in relation to old-age pension legislation, as shown below (see e.g. Wadensjö, 2011).

- 1960: Introduction of earnings-related pensions supplement (Allmän tilläggspension, ATP); legislated retirement age set at 67; but a reduced form of 'people's pension', and ATP could be drawn from 63 but with benefits being reduced with an actuarial formula.
- 1970: Early retirement available to people from 63 years until old-age pension due to combined medical and labour market reasons.
- 1972: Early retirement for people from 63 years until old-age pension available solely based on labour market reasons.
- 1974 and 1976: Lowering of early-retirement age to 60 (additional forms of early retirement were also developed).
- 1976: Lowering of pension age to 65, establishing new norm of formal retirement at 65. Minimum age for people's pension set at 60. Possibilities for early retirement were introduced.
- 1980s and 1990s: regulations dealing with early-retirement options were made increasingly more strict in relation to health and labour market criteria, with the aim of promoting higher participation rates among older workers.
- 1991: Abolition of early retirement where only related to labour market criteria.
- 1997: Abolition of early retirement related to medical and labour market criteria.
- 1999: Implementation of new income-related old-age pension system (decided in 1994 and 1998). Minimum age for income pensions and the fully funded premium-pension raised to 61. Guarantee pension at 65 years of age.
- 2000s: Several changes implemented to reduce early exit by way of early retirement.
- 2003: Following implementation of the pension reform, early retirement/disability pension replaced by sickness cash benefits available to people with longstanding medically based reduced work capacity: i.e. ill-health early exit is transferred from the pension system to the sickness insurance programme.
- 2008: Sickness benefit is granted only in relation to how work ability is permanently reduced, with no other factors considered such as age or education (Swedish Social Insurance Agency, 2010). Extensive changes during 2008-2010 have raised much policy discussion and debate around the central concept of 'work ability' (*arbetsförmåga*). In addition, occupational plans (covering a majority of employees) generally provide an additional 10 per cent of income below the income ceiling for sickness benefits. For state and municipal employees as well as white-collar workers, plans also insure incomes above the ceiling. All these plans are covered by employer contributions.

The Governmental final report on pension age (Pension Age Committee, 2013) delivered a set of policy proposals with the common aim of raising the actual age at which people retire, in order to secure the future tax base against the background of an ageing population:

- Raising the 61-year age limit for earliest income pension withdrawal to 62 from 2015 and 63 by 2019.
- Raising the age limit for the guarantee pension from 65 to 66 by 2019.
- The employment protection legislation is to be strengthened, by increasing the age covered by regulations in *Lagen om anställningsskydd* (LAS) from 67 to 69, starting in 2016.
- Age limit for earliest pension withdrawal for private pension plans (collective and private individual) to be increased from 55 to 62 by 2017.

These proposals have not yet been implemented but are still on the table.

3 Retirement patterns and retirement income of workers in arduous or hazardous jobs

There are no specific pension schemes for WAHJ and no early pension arrangements under the Swedish system. Since 2003, work-related ill-health and inability to work prior to old-age retirement have fallen under the individually assessed work-accident and sickness insurance programmes. For any work-related accident or illness, benefits from these schemes are paid subject to the same conditions and in the same amount, see Table 1 below. Compensation for the loss of income due to sickness (and unemployment) are pension accruing, in the new pension system fully implemented in 1999.

Table 1: Sickness and work-accident insurance benefits, coverage, eligibility conditions and replacement rates.

	Sickness cash benefits	Work-accident insurance, temporary benefits
<i>Coverage</i>	All employees. Self-employed and unemployed registered with the Swedish Public Employment Service as jobseekers receive sickness cash benefits but not sick pay (paid by the employer during first 14 days).	All employees and self-employed people.
<i>Eligibility and conditions</i>	No qualification criteria. People covered by the work-related insurance with minimum income SEK 10,600 (€1,147) per year (2015). Incapacity for work to be certified by a doctor after seven days of illness. First 90 days, work capacity is assessed only against a person's regular work. From the 91st day, work capacity is assessed against any other work with the employer. From the 181st day, work capacity is to be assessed in relation to ability to be self-supportive through gainful work in the regular labour market.	No special list of occupational diseases. Occupational nature of disease must be proved as resulting from accident at the workplace or any other harmful factor associated with a person's occupation. Permanent benefits: 1/15 reduction in earning capacity.
<i>Benefits</i>	Sick pay (days 2-14) at 80% of previous earnings up to income ceiling	As for sickness cash benefits.

	for benefit purpose at SEK 333,700 (€36,096) in 2015. From day 15, sickness cash benefits amount to 80% of previous income (multiplied by 0.97).	If the sickness period is caused by an approved work accident or occupational disease, extended sickness cash benefit can be paid for more than 550 days without time limitation. Annual adjustment according to a special index.
<i>Duration</i>	One year. Extended sickness cash benefit may apply in special cases for at most 550 days, at about 75% of a person's earnings. Certain rules may apply in case of serious illness, where compensation is the same as during the first 364 days (about 80%). After extended sickness cash benefits the Swedish Public Employment Service (<i>Arbetsförmedlingen</i>) provides offer to take part in an individual introduction programme leading back to the job market. If the person is too sick to take part in the programme they can apply for 'extended sickness cash benefit in certain cases', which can be paid without a time limit and with a compensation level of about 75%.	Permanent incapacity: Unlimited. Sickness cash benefits may be converted into activity compensation (<i>aktivitetsersättning</i>) (for people aged 19 to 29 years) or sickness compensation (<i>sjukersättning</i>) (for people aged 30 to 64 years) if illness continues for an extended period of time.
<i>Financing</i>	Employer social security contributions and employer-covered sick pay.	Contributions from employers and self-employed, providing mainly earnings-related cash benefits

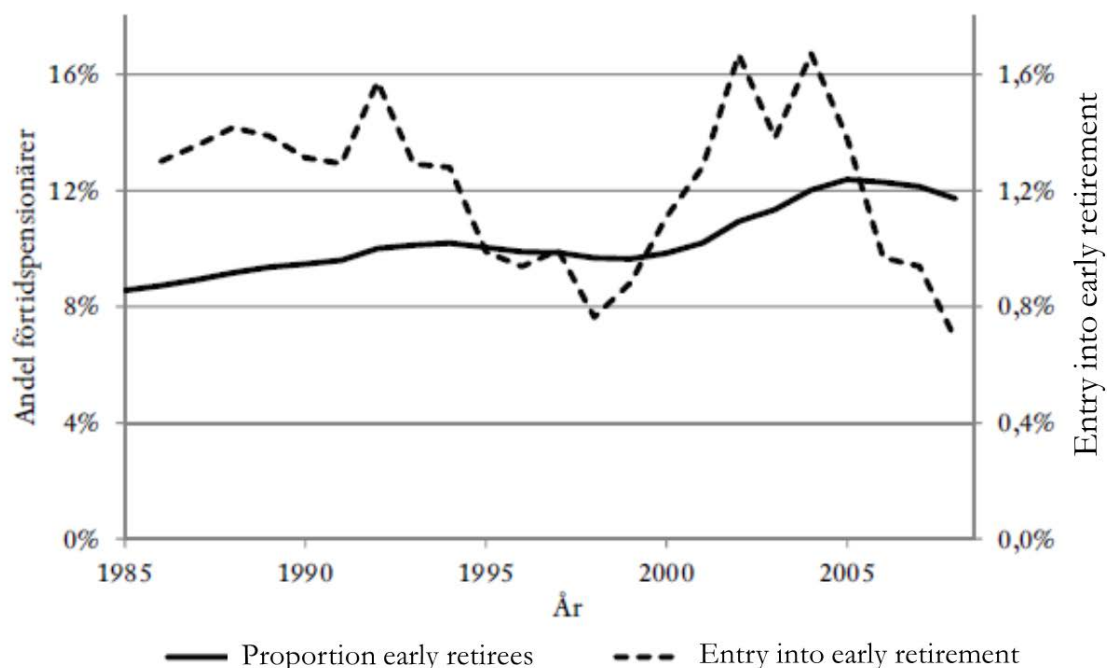
Under the assumption that better health is conducive to later retirement and in consequence higher pensions, WAHJ will arguably be more prone to approach retirement through an alternative 'disability pathway'. This relates to the higher levels of ill-health in certain jobs, where more years are spent in physically and/or psychologically demanding occupations. Moreover, several of those in high-risk professions have lower educational attainment – a well-known predictor of ill-health. To the extent that the benefits above feed into the accruing of pension rights, the relative income situation of WAHJ after retirement will mirror their income replacement levels. Note however that for those with permanent disability benefits, pension credits are related to the level of earnings (*antagandeinkomst*) that determine the level of disability benefit (and not the benefit level as such).

Work-accident and sickness cash benefits are available to all employees and self-employed people. Temporary work-accident incapacity benefits are formally unlimited, but may be converted into sickness compensation if illness continues, and are paid at similar amounts. Compensation for permanent incapacity is set at 100% of previous earnings if caused by the work environment. Sickness insurance benefits are limited to one year and amount to about 80 per cent of previous income up to a benefit ceiling (EUR 36 096 in 2015). Notably, conditions for the continued payment of benefits include continuous evaluation of work capacity: during the first 90 days, sickness is assessed only against a person's regular work, thereafter against any other work with the employer, and from the 181st day against the person's capacity to support himself/herself through any gainful work. If illness continues, the insured may apply for an extended sickness cash benefit for a maximum of 550 days, at about 75% of a person's earnings.

Within the Swedish model, efforts to sustain people in work are made in parallel through public rehabilitation programmes (integrated with payment of sickness cash benefits), retraining through active labour market programmes, and the general educational system (including primary, secondary and tertiary education) that is available to adults throughout the life-course. Such programmes mirror Sweden's longstanding policies promoting life-long learning (Berglund and Esser, 2014). For example, when in 2014 the early-retirement age for occupational pensions in the performing arts, for dancers, was raised by 24 years, from 41 to 65, the underlying argument was to promote retraining and reeducation and continued work rather than retirement. Workers are instead provided with a specific transition allowance to support new career paths.¹ Lastly, the relatively strict employment legislation for permanent employees also plays an important role in protecting WAHJ at older ages. Old age does not in itself constitute acceptable grounds for termination of a work contract, although limited work capacity due to health reasons is. The latter option, however, comes into play only after the employer has fulfilled its responsibility to provide rehabilitation, and has exhausted the opportunities for transferring the employee to another post. In the case of redundancy there are strong regulations concerning the order in which workers are chosen, serving workers with longer tenure, where the employees last hired are the first to be let-off (Berglund and Esser 2014).

Early exits from the labour market are not only related to work-related illness, but also several individual and institutional, pull as well as push, factors (Anxo *et al.*, 2014). Consequently, early retirement for health reasons has varied greatly over time, to some degree in relation to changing regulations, see Figure 1.

Figure 1: The proportion of early retirees and the proportion of newly granted early retirement pensioners aged 30-64 from 1985 to 2008.



Note: The solid line is read against the left axis, showing the proportion of early retirees in the population aged 30-64. The dashed line is read against the right axis, showing new disability pensioners during the year as a percentage of the population aged 30-64 (excluding people already early retired at the beginning of the year).

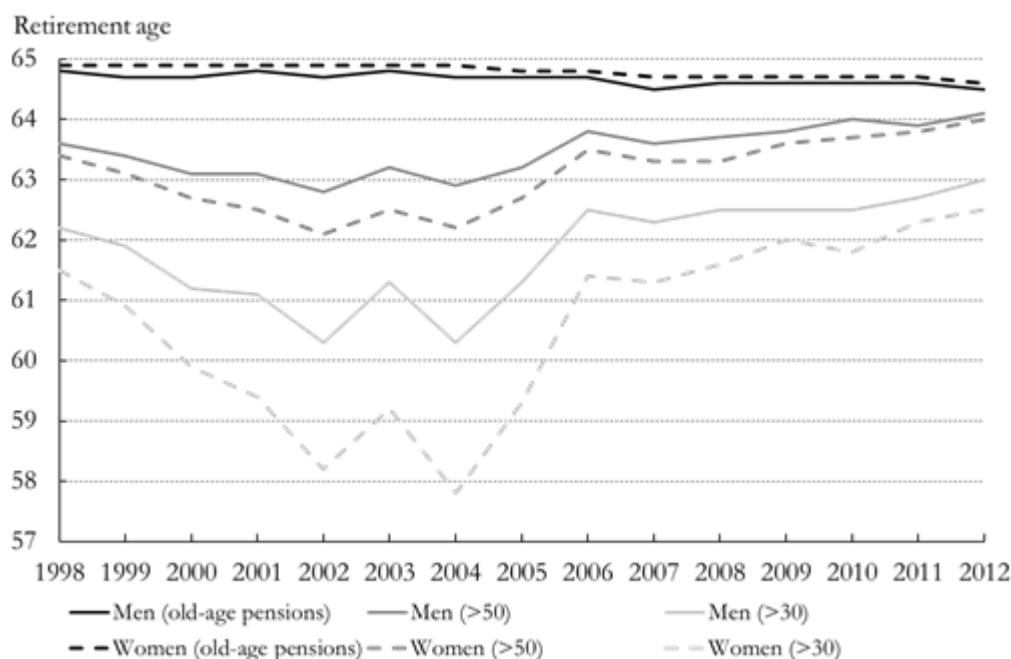
Source: Johansson *et al.* (2014).

¹ Dancers, singers and actors could previously draw an occupational pension from the ages of 41, 52 and 59 years respectively: but following new rules in 2014, regulations set the age at 65 for all performing arts workers (transitional rules apply).

From 1985 to 2008 the proportion of early retirees in the population aged 30-64 increased from 8 to 12 per cent, but with great variations in inflow (i.e. the proportion of newly granted disability pensions). The inflow was high until the early 1990s, but declined in the mid-1990s, after which there was a sharp increase. With changes in the mid-2000s of both the disability pension and stricter conditions within the sickness insurance scheme, there has been a dramatic decrease in the proportion of newly granted early retirement for health reasons, which has also led to a reduction in the proportion of early retirees by the end of the period, and the numbers of newly approved sickness benefits are today very small – men and women, age groups 55-59 and 60-64, alike (Jönsson *et al.*, 2011). The most common diagnoses among people retiring early on health grounds, and among newly approved sick-pay cases, relate to musculoskeletal conditions and (increasingly common among women) psychological or psychiatric problems, with 55 per cent and 40 per cent respectively of the latter pertaining to anxiety and mood disorder (Swedish Social Insurance Agency, 2015).

Figure 2 below displays the average exit age for three different groups: people only drawing an old-age pension, and two groups (people aged over 30, and over 50) drawing a disability pension or sickness benefits prior to retirement.

Figure 2: Average age of retirement or exit from the labour market for men and women, 1998-2012. Average exit ages calculated for three groups: people only drawing an old-age pension, and two groups (people aged over 30, and over 50) drawing a disability pension or sickness benefits prior to retirement.



Note: 2008-2012 excluding time-limited benefits from 2008.

Source: Figure 55 in Berglund and Esser, 2014; Swedish Pensions Agency, 2013.

Overall, the average retirement age was 63.4 years in 2012, but with substantial differences in relation to the three groups compared. The effective retirement for people drawing an old-age pension was on average 64.6 years, and was quite similar for men and women. In relation to the two groups (age over 30 and over 50), i.e. including also persons drawing disability and sickness benefits prior to retirement, the average exit age was 62.8 and 64.0 years respectively, with clear gender differences for those aged over 30. After a temporary rise in 2003 explained by rule changes implemented that year, average exit ages have since been increasing. The increase in 2005-2006 was primarily related to a reduction in newly granted disability benefits,

whereas during the most recent years the trend is explained mainly by a decreasing number of newly granted sickness benefits (i.e. temporary benefits), although the number of newly granted disability benefits rose slightly in 2012 (Swedish Pensions Agency, 2013).

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