

## **Supplementary Material 1**

### **Description of the Finnish benefits for work incapacity**

In the Finnish context, the first ten days of a sickness absence spell are compensated by the employer and hence, spells shorter than ten days are not registered by the Social Insurance Institution (SII). Sickness allowance can usually be paid for a maximum of 12 months by the SII. If the work incapacity continues, SII or pension insurance company may grant a rehabilitation subsidy, which is a fixed-term disability pension. During this period (usually no longer than 24 months) possibilities of returning to work with the help of rehabilitation are examined. If work ability is not restored or improved during the period of rehabilitation subsidy disability pension may be granted. SII administers and pays the national pension and the Finnish Center for Pensions administers the register on all earnings-related pensions paid by pension insurance companies. In Finland, all employees are insured by one of the pension insurance companies. National pension is paid in case the earnings-related pension would be small.