

## Pain persists: Financial, domestic woes worsen after settlements for back injuries

August 1 2011

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Financial and domestic problems for workers -- particularly those who are African-American, have lower incomes, or are younger than 35 -- get progressively worse in the years after they have settled claims for painful, on-the-job back injuries, a new Saint Louis University study finds.

"There are many casualties in the current system. Those casualties can leave people worse than we previously believed, and at a cost to society that appears pretty high. Our research shows those who are African-American, at lower income levels, young or all of the above have the greatest problems, and these problems escalate over time," said Raymond Tait, Ph.D., professor of psychiatry at Saint Louis University School of [Medicine](#) and lead author of the research that appeared in the August issue of *Spine*.

"Regardless of the settlement that you receive, if you continue to experience pain, our findings indicate you will often get worse over time -- worse in ways that can lead to the loss of a home, lead to family disruptions, and even lead to divorce."

In the latest of 18 grant-funded articles about work-related back injuries, Tait and his colleague, John Chibnall, Ph.D., professor of psychiatry at Saint Louis University, analyzed court records of 1,475 African-Americans and non-Hispanic whites who settled Missouri workers' compensation claims in St. Louis City and County, and Jackson County, which includes Kansas City.

They examined 10 years of court records – spanning five years before claim settlements and five years after -- to study the impact of claim settlement on major life disruptions.

Those disruptions were reflected in court records related to cases such as breach of contract, child support, adult abuse, stalking, divorce, foreclosure and eviction. They found that members of all groups they studied were involved with significantly more financial and domestic court actions after their settlements than before.

"These kinds of judicial activities are not trivial," Tait said, "but reflect substantial problems in order to find their way into court. Consequently, each incident represents a significant stressor that the worker encountered."

African-Americans experienced more long-term financial and domestic duress than non-Hispanic whites, Tait said. Not only did they face disproportionate increases in financial difficulties, but those difficulties escalated over time.

The findings indicate previous research that took a short-term view of outcomes for those who had workers' compensation settlements for back injuries underestimated the magnitude of the difficulties ahead, particularly for younger and African-American workers. The pattern reinforced a sobering disparity revealed by the team's previous research: African-Americans received less treatment and had poorer outcomes than non-Hispanic whites.

Workers who were younger than 35 also had significantly more financial problems than those who were middle-aged and older. Younger workers had three times more financial legal actions than those between 35 and 55, and five times more than those older than age 55.

"These results raise particularly ominous questions for the younger age group, as they suggest that financial duress will likely continue beyond the time frame of this study," Tait said. "To the extent that such financial problems reflect lost productivity and lower wage-earning capacity, the potential long-term costs to society also are considerable. Those costs further escalate if the picture is expanded to include potentially higher health care and wage replacement costs that this younger cohort may require in the years to come.

"Taken together, the pattern of results raises ethical, medical and legal questions regarding the social justice implications of the current workers' compensation processes," Tait said.

"The current mechanisms that inform the administration of workers' compensation systems clearly merit further attention."

Provided by Saint Louis University

Citation: Pain persists: Financial, domestic woes worsen after settlements for back injuries (2011, August 1) retrieved 25 April 2024 from <https://medicalxpress.com/news/2011-08-pain-persists-financial-domestic-woes.html>

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