

# New policy brief examines impact of occupational injuries and illnesses among low-wage workers

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Low-wage workers, who make up a large and growing share of the U.S. workforce, are especially vulnerable to financial hits that can result from on-the-job injuries and illnesses, according to a policy brief released today by researchers at the George Washington University School of Public Health and Health Services (SPHHS). The policy brief, "Mom's off Work 'Cause She Got Hurt: The Economic Impact of Workplace Injuries and Illnesses in the U.S.'s Growing Low-Wage Workforce," was released along with a white paper showing that such workplace injuries and illnesses cost the nation more than \$39 billion in 2010.

"Workers earning the lowest wages are the least likely to have paid sick leave, so missing work to recuperate from a work-related [injury](#) or illness often means smaller paychecks," says the lead policy brief author Celeste Monforton, a professorial lecturer in environmental and [occupational health](#) at SPHHS. "For the millions of Americans living paycheck to paycheck, a few missed shifts can leave families struggling to pay rent and buy groceries."

The policy brief analyzes and contextualizes for policymakers research by [health economist](#) J. Paul Leigh of University of California, Davis. At the request of Monforton and her colleague Liz Borkowski, an SPHHS researcher, Leigh returned to data he analyzed for a 2011 study published in the *Milbank Quarterly*.

Leigh zeroed in on approximately 31 million people—22% of the U.S. workforce—in 65 occupations for which the median wage is below \$11.19 per hour. Janitors, housecleaners, restaurant workers, and others earning that wage full-time will bring home just \$22,350 per year—an amount that means a family of four must subsist at the [poverty line](#).

Leigh calculated that in 2010, 596 low-wage workers suffered fatal on-the-job injuries and 12,415 died from occupational ailments such as black lung disease or certain kinds of cancer. Another 1.6 million suffered from non-[fatal injuries](#), and 87,857 developed non-fatal occupational health problems such as asthma. The costs of the 1.73 million injuries and illness amounted to \$15 billion for medical care and another \$24 billion for lost productivity—the cost when injured or sick workers cannot perform their jobs or daily household duties.

The policy brief explains that workers' compensation insurance either does not apply or fails to cover many of these costs, which can bankrupt families living on the margin. In some cases, employers do not have to offer this kind of insurance to employees. And even workers that do have the coverage often get an unexpected surprise after an on-the-job injury or illness: Insurers generally do not have to provide wage replacement until the worker has lost between three and seven consecutive shifts. And workers at the low end of the wage scale are often discouraged from reporting on-the-job injuries as work-related—which leaves them with no insurance benefits at all, the brief said.

Leigh calculates that insurers cover less than one-fourth of the costs of occupational injuries and illnesses. The rest falls on workers' families, non-workers-compensation health insurers, and taxpayer-funded programs like Medicaid.

"When low-wage workers miss even a few days of pay while recovering

from an occupational injury or illness, the effects spread quickly," Borkowski says, noting that fewer than one in five low-wage workers has access to paid sick leave. "They will usually have to cut back on their spending right away, which affects the local economy." And families with children might skip meals or cut back on the heat, money-saving tactics that can put vulnerable family members such as children at risk of developmental delays and poor performance in school.

The brief suggests that policymakers should address this public health problem more forcefully by improving workplace safety and strengthening the safety net to reduce the negative impacts caused by the injuries and illnesses that still occur. "On average, more than 4,000 [workers](#) are injured on the job each day," Monforton notes. "If we make workplaces safer, we not only stop losing billions of dollars each year, but we also could reduce the pain and suffering and financial impact on thousands of low-wage, hard-working Americans and their families."

**More information:** See a summary of that study at <http://on.natgeo.com/XcfnBi>.

Provided by George Washington University

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