

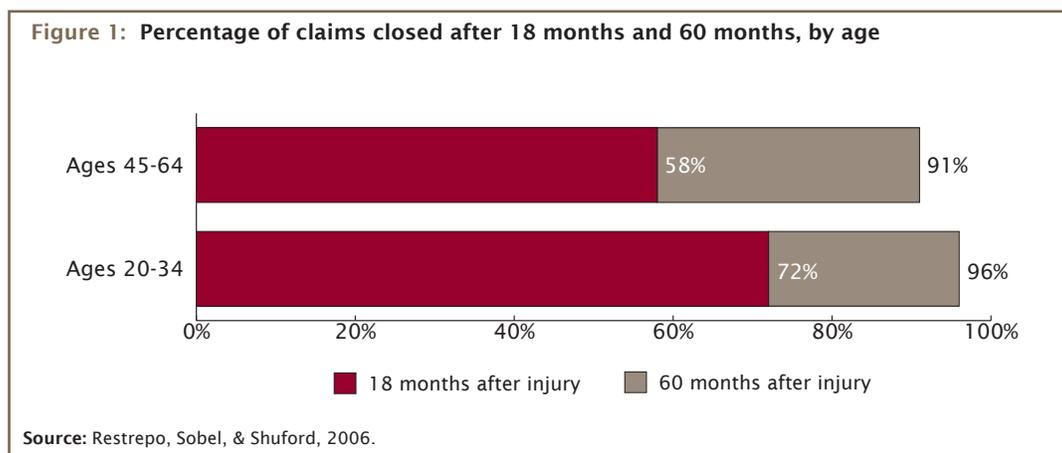
INJURY & PRODUCTIVITY IN THE MULTIGENERATIONAL WORKPLACE

Q: Are there differences in risks of workplace injury for older and younger workers?

- Analysis of the UnumProvident Disability Database shows that “workers over the age of 40 have lower incidence of work injuries, short term disability and unscheduled absences than the employee under the age of 40...Workers over the age of 40 experience greater time off from work when an injury or illness occurs. Seventy-six percent of UnumProvident’s long term disability cases are over the age of 40.” (UnumProvident Company, 2005: 3).
- “A 55-year-old worker has a 30% lower risk of being injured on the job than a 30-year-old worker”, according to analysis of 2003 data from the Bureau of Labor Statistics and Current Population Survey. After a work related injury or illness, workers aged 55 and over need an average of 12 days away from work, compared to 10 days for workers aged 45-54, and 8 days for those aged 35-44.” (UnumProvident Company, 2005: 4).
- According to a 2005 report on worked-related injuries survey, “there were no significant age-related differences in injury circumstances. [For workers of all ages], most (82%) injuries occurred suddenly, the majority (82%) occurring while performing a usual, as opposed to a rare or new, work task.” ((Pransky, Benjamin, & Savageau, 2005: 107).

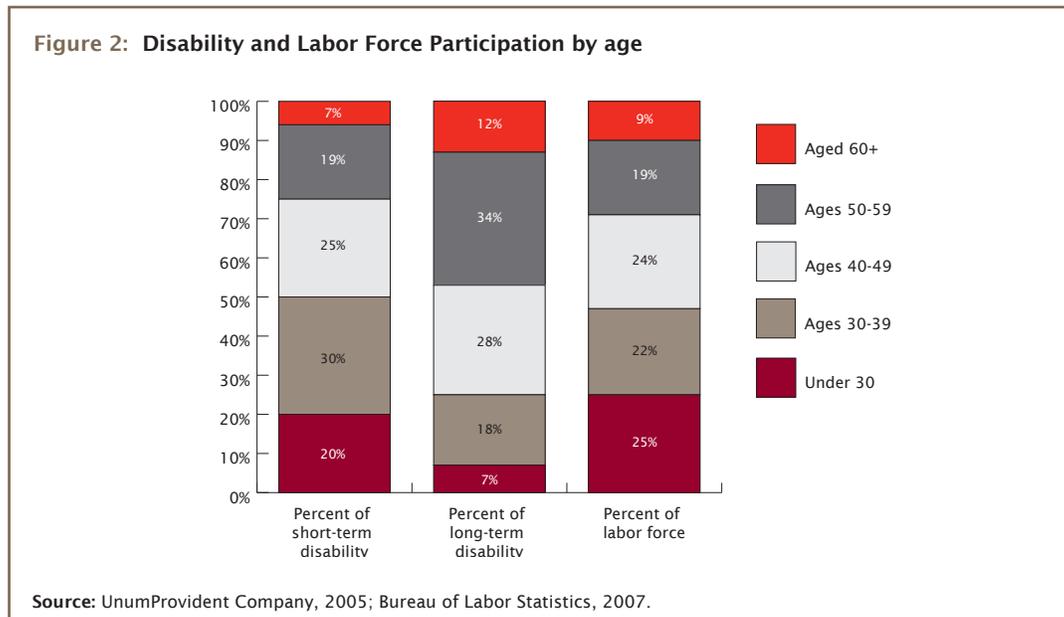
Q: How much productive work time is lost when an older worker is injured, compared to a younger worker?

- According to a 2005 work-related injuries survey, older workers (over 55) were slightly more likely to report working fewer hours due to the injury (13.7%) compared to workers aged 55 or under (10.2%). (Pransky, Benjamin, Savageau, Currivan, & Fletcher, 2005: 108).
- Analysis of 1996-2003 claims data from NCCI show that “at 18 months after injury, 72% of claims are closed for those aged 20-34 versus 58% for the 45-64 age cohort. Sixty months after the date of injury, the percentages are 96% and 91%, respectively.” (Restrepo, Sobel, & Shuford, 2006: 13). **See Figure 1.**



- In a 2005 survey of workers aged 55 or older who experienced a workplace injury, 47% lost at least 1 day of work due to their work injury. (Pransky, Benjamin, & Savageau, 2005: 288).

- Workers ages 50 to 59 make up approximately 19 percent of the workforce and 19 percent of short-term disability claims, but 34 percent of long-term disability claims. For comparison, workers ages 30 to 39 make up 22 percent of the workforce, but 30 percent of short term disability claims and 18 percent of long term disability claims. (UnumProvident Company, 2005: 7; Bureau of Labor Statistics, 2007). See Figure 2.



Q: What injuries account for the greatest amount of lost productive time?

- Based on analysis of the 2002-04 UnumProvident Disability Database, “The over-40 worker with musculoskeletal injury or impairment is reported to stay off work 12 days longer, on average, than a younger worker with a similar impairment.” (UnumProvident Company, 2005: 7).
- In a 2005 survey of workers aged 55 or older who experienced a workplace injury that resulted in at least one day of lost work, 34% of the injuries involved upper extremities and 25% were back injuries. (Pransky, Benjamin, & Savageau, 2005: 288).
- According to a 2005 work-related injuries survey, 79% of workers over the age of 55 had returned to work after their injury, compared to 84% of workers under 55; this difference was not significant. The mean duration of work disability was 11 days for both groups. (Pransky, Benjamin, Savageau, Currivan, & Fletcher, 2005: 108).
- A study evaluating the relationship between health, work environment, and retirement-related job lock finds that “86% of respondents over the age of 55 [who experienced a workplace injury] felt as though they could still keep up with their work and that their health would not prevent them from working.” (Katy, Pransky, & Savageau: 10).

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