Injured Worker Unemployment
The Hidden Truth

From the ONIWG Research Action Committee
February 23, 2018

Injured and Disabled Workers with serious, permanent disabilities regularly
end up unemployed with little or no benefits from the WSIB. Most of them
return to work after their initial injury but often this employment is not sustainable.

Here is an analysis of the WSIB performance in recognizing actual wage loss and employment outcomes experienced by seriously injured workers with permanent disabilities versus the WSIB deeming process.

15,203 – 23,930 serious/permanent injuries per year that are recognized by WSIB with a Non Economic Loss (NEL) award (schedule 1 & 2 combined).¹

2,814 - 3,429 serious/permanently injured workers (who receive a NEL award) received a long term locked in wage loss benefit.²

Ballantyne’s research³ found:
- only 55% of workers with a NEL are back to work 54 months’ post injury or 45% are unemployed and experiencing full wage loss

¹ WSIB website on March 23, 2015 – Statistic Supplement to the 2013 Annual Report – covering from 2009 - 2013
² WSIB website on March 23, 2015 – Statistic Supplement to the 2013 Annual Report – covering from 2009 – 2013 [drawing on data from a freedom for information request November 2014, these numbers are slightly larger ranging from 3897 to 4526 workers who receive a locked in benefit.]
• 68.8% of injured workers with a NEL experience an average $13,500+ annual wage loss
• and 42 % are “poor or near-poor”. 

Tompa’s research found at 10 years post injury:
• approx. 42% of workers with a permanent disability have recovered their employment earnings
• 58.3% of workers with a permanent disability (NEL) experience significant wage loss 10 years post injury. 4

Only 14 – 18.5 % of workers with serious, lifelong injuries who have a work related permanent disability (a NEL) are receiving wage loss benefits 72 months after injury 5 and yet over 58% are experiencing significant wage loss long term.

Along with the significant financial losses experienced by many injured workers, far too many workers experience mental health problems as the research by Fergal O’Hagan demonstrates.

O’Hagan’s research reports: “The findings paint a troubling picture of the mental health of injured workers with permanent impairment. The general prevalence of mental health conditions in the sample is of concern, with more than one third of the sample reporting five out of nine mental health diagnoses or conditions; almost 50% reported symptoms of depressed mood and problems concentrating; and somewhat greater than half of the sample had CES-D scores above the suggested cut-off for clinical depression.” 6

4 Labour-market Earnings Recovery Following Permanent Impairment from a Work Injury, Presenter/Principal Investigator: Emile Tompa
Policy Research and Action Forum, November 24, 2017
5 Determined by dividing the number of people receiving a lock in by the number of people receiving a NEL.