WORK-RELATED INJURIES IN AUSTRALIA: Who did and didn't receive workers' compensation in 2009–10



November 2011





Safe Work Australia

Work-related injuries in Australia: Who did and didn't receive workers' compensation in 2009–10

November 2011



Creative Commons

ISBN 978-0-642-33303-2 [PDF]

978-0-642-33304-9 [RTF]

With the exception of the Safe Work Australia logo, this report is licensed by Safe Work Australia under a Creative Commons 3.0 Australia Licence. To view a copy of this licence, visit http://creativecommons.org/licenses/by/3.0/au/deed.en

In essence, you are free to copy, communicate and adapt the work, as long as you attribute the work to Safe Work Australia and abide by the other licensing terms. The report should be attributed as *Work-related injuries in Australia: Who did and didn't receive workers' compensation in 2009–10*.

Enquiries regarding the licence and any use of the report are welcome at:

Copyright Officer Communications, IT and Knowledge Management Safe Work Australia GPO Box 641 Canberra ACT 2601 Email: copyrightrequests@safeworkaustralia.gov.au

Disclaimer

The information provided in this document can only assist you in the most general way. This document does not replace any statutory requirements under any relevant State and Territory legislation. Safe Work Australia accepts no liability arising from the use of or reliance on the material contained on this document, which is provided on the basis that Safe Work Australia is not thereby engaged in rendering professional advice. Before relying on the material, users should carefully make their own assessment as to its accuracy, currency, completeness and relevance for their purposes, and should obtain any appropriate professional advice relevant to their particular circumstances. To the extent that the material in this document includes views or recommendations of third parties, such views or recommendations do not necessarily reflect the views of Safe Work Australia nor do they indicate a commitment to a particular course of action.

Foreword

Safe Work Australia uses workers' compensation claims data as its primary source of information to measure work health and safety performance in Australia. These data are collated as the National Data Set for Compensation-based Statistics (NDS). While the NDS has many strengths, it does not provide information on groups not well-covered by workers' compensation schemes, such as the self-employed. Therefore while the NDS can provide good information on the types and circumstances of work-related injury, it cannot provide a total measure of the number of workers injured each year.

To address this situation, Safe Work Australia partially funded the Australian Bureau of Statistics' Work-Related Injuries, Australia, 2009–10 (WRIS) survey, results from which were published in December 2010. This survey is an update of the 2005–06 survey published in December 2006. The WRIS were compiled from data collected in the Multipurpose Household Survey (MPHS) that was conducted throughout Australia in the 2009–10 financial year as a supplement to the ABS monthly Labour Force Survey (LFS).

The WRIS collected information over the 2009–10 period from a sample of people aged 15 years and over who worked at some time in the last 12 months and experienced a work-related injury or illness in that period. A range of details about their most recent work-related injury or illness were collected. As the data are from a sample, the results are adjusted or weighted to infer results for the total working population. Care has been taken to only show results that are considered robust enough for analysis. This is in accordance with ABS principles.

The demographics of the worker such as age, sex and employment status (employee, employer or own account worker) are taken from responses to the LFS. However, due to differences in the scope and sample size of the MPHS and that of the LFS, the weighting process may lead to some variations between labour force estimates from the WRIS and those from the LFS.

This report specifically focusses on employees. This group of workers are those who are entitled to workers' compensation. The report will investigate the characteristics of the employees who applied for and received workers' compensation for their work-related injury. An injury is counted in the WRIS survey if the worker felt it arose out of their employment. There is no requirement for the worker to seek medical attention for their injury as is the case with workers' compensation.

Contents

Summary of findings	vii
Compensated work-related injuries	1
Characteristics by sex	4
Characteristics by age group	7
Characteristics by employment status	10
Other characteristics	13
Characteristics by occupation	14
How the injury occurred	17
Type of injury	19
Financial assistance	21
Glossary	23
Appendix 1: Injury Classifications	25
Technical note	29

Summary of findings

In 2009–10, 567 500 employees were injured while working but only 38% received workers' compensation. This is a slight decrease on the number of employees injured in 2005–06 (570 700) and a notable increase on the 33% who were compensated. While this is encouraging there has been an increase in the number of employees who applied for workers' compensation but did not receive it from 3.8% of injured employees in 2005–06 to 5.4% in 2009–10. These data were derived from information collected in the Australian Bureau of Statistics' *Work-related Injuries Survey*.

The amount of time taken off work following an injury impacted on whether the employee applied for workers' compensation. The data showed that only 23% of injured employees who took no time off work applied for workers' compensation compared with 73% of injured employees who took 5 or more days off work.

Male employees were more likely than female employees to receive workers' compensation though the gap between the sexes has closed slightly in the four years since that last survey. In 2005–06, 38% of male employees received compensation which rose to 42% in 2009–10 while for female employees the proportion increased from 26% to 33%.

A greater proportion of female employees compared with male employees felt their injury was too minor to claim (32% and 28% respectively). A greater proportion of female employees also thought they were not covered for workers' compensation or not eligible for it, 10% compared with 8% for male employees.

Age played only a small role in whether an employee received workers' compensation or not. In 2009–10, 36% of injured employees in the 15–24 years age group received compensation compared with 41% in the 55 years and over age group. Similar patterns existed for both male and female employees.

Employees with leave entitlements were more likely than casuals (employees without leave entitlements) to receive compensation. In 2009–10, 48% of employees with leave entitlements received compensation compared with 32% of employees without leave entitlements. Employees without leave entitlements were more likely to think their injury was too minor to claim and more likely to think they were not covered by workers' compensation.

Part-time employees were less likely to apply for compensation compared with full-time employees. Part-time shiftworkers were the least likely to apply for compensation of all employee groups.

Employees born in countries that did not have English as its main language countries were less likely to apply for workers' compensation compared (34%) with those born in Australia (44%) and those born in main English speaking countries (45%).

Labourers and Machinery operators & drivers were the occupation groups most likely to receive workers' compensation, whereas Managers and Clerical & administrative workers were the least likely to receive it.

In 2009–10 injuries incurred in falls were the most likely to be compensated while injuries from *Exposure to mental stress* were the least likely to be compensated.

Sick leave was the most common type of financial assistance other than workers' compensation accessed by injured employees. For injuries involving less than 5 days of work, 31% used sick leave. For injuries involving 5 or more days, 20% of

injured employees used sick leave. Medicare or other social security payments were accessed by 7% of all injured employees. The data show that no financial assistance was received by 12% of employees who incurred injuries that involved 5 or more days off work.

Compensated work-related injuries

Of the 12 million people aged 15 years and over who had worked at some time in the twelve months prior to interview in 2009–10, 638 400 experienced a work-related injury or illness - equating to 5.3% of workers. This proportion is a decrease from the 6.4% of workers who experienced a work-related injury or illness in 2005–06. These figures include injuries that occurred while working or while travelling to or from work.

Only employees are covered by workers' compensation. In 2009–10, 92% of workers were employees. This report relates only to this group. In addition, workers' compensation for travel to or from work is only available in some jurisdictions and hence injuries occurring while commuting have been excluded from this report.

Table 1 shows that the number of employees who were injured while working fell from 570 700 in 2005–06 to 567 500 in 2009–10. Against a backdrop of increasing employment, this means the incidence rate has fallen from 65 injuries per 1000 employees in 2005–06 to 58 in 2009–10.

Table 1: Employees with a work-related injury: number by workers' compensation status, 2005–06 and 2009–10

	Number of injuries ^(a)		Percentage	
Workers' compensation status	2005–06	2009–10	2005–06	2009–10
Applied for workers' compensation	212 600	244 600	37%	43%
Received workers' compensation	190 700	214 100	33%	38%
Did not receive workers' compensation	21 900	30 600	4%	5%
Did not apply for workers' compensation	358 100	322 900	63%	57%
Total injured employees	570 700	567 500	100%	100%

(a) numbers are rounded to nearest 100 and may not add to totals

In 2009–10, 43% of injured employees applied for workers' compensation, an improvement on the 37% recorded in 2005–06. However, the number of employees who applied for workers' compensation but did not receive it (claim was rejected) has also grown from 3.8% of injured employees in 2005–06 to 5.4% in 2009–10. These data are shown graphically in Figure 1.





Figure 2 and Table 2 show that the proportion of injured employees who applied for workers' compensation increased with time lost from work from 23% of injured employees who took no time off work to 73% of injured employees who took 5 or more days off work in 2009–10.

Workers' compensation status	No time lost	Up to 4 days	5 or more days	Total
	Number of injuries ^(a)			
Applied for workers' compensation	58 000	76 400	110 200	244 600
Did not apply for workers' compensation	193 100	88 400	41 400	322 900
Minor injury / too much effort	134 000	49 200	5 200*	188 300
Not covered / not eligible	22 700	12 400	17 000	52 100
Negative impact on employment	6 300*	5 500*	6 100*	17 900
Other reason	30 200	21 300	13 100	64 600
Total	251 100	164 800	151 600	567 500
		Percentages		
Applied for workers' compensation	23%	46%	73%	43%
Did not apply for workers' compensation	77%	54%	27%	57%
Minor injury / too much effort	53%	30%	3%	33%
Not covered / not eligible	9%	8%	11%	9%
Negative impact on employment	3%	3%	4%	3%
Other reason	12%	13%	9%	11%
Total	100%	100%	100%	100%

Table 2: Work-related injuries incurred by employees: workers' compensation status by time lost from work, 2009–10

(a) numbers are rounded to nearest 100 and may not add to totals

 * Estimate has an RSE of 25% to 50% and should be used with caution

Table 2 also shows that the main reason why injured employees did not apply for workers' compensation was that they considered the injury to be too minor or that it required too much effort to claim. Around one-third of injured employees cited this reason. As expected, the proportion citing this reason decreased with increasing time lost from work.



Figure 2: Work-related injuries incurred by employees: time lost from work by reason did not apply for workers' compensation status. 2009–10

Of concern is that nearly one in ten (9%) injured employees did not know they were covered by workers' compensation. This equates to 52 100 injured employees who did not seek workers' compensation for their injury. One-third of their injuries involved 5 or more days off work.

Table 3 shows a similar pattern from the 2005–06 survey but with lower proportions of injured employees who applied for workers' compensation for each period of time lost and higher proportions who did not apply for workers' compensation due to their injury being too minor or requiring too much effort to claim.

While the estimates for *Negative impact on current or future employment* have high relative standard errors (RSEs), comparison of the results from the two surveys indicates that there has been a drop in the number of injured employees not applying for workers' compensation due to concern about their employment.

There has been a slight increase in the number of injured employees not applying for workers' compensation due to *Other reason*. This category includes cases where the employer agreed to pay costs.

There has been a notable reduction in the number of injuries that required 5 or more days off work, from 165 100 in 2005–06 down to 151 600 in 2009–10. This equates to a fall in the proportion that required 5 or more days off work from 29% in 2005–06 to 27% in 2009–10.

Worker' compensation status	No time lost	Up to 4 days	5 or more days	Total
	Number of injuries ^(a)			
Applied for workers' compensation	42 300	63 800	106 400	212 600
Did not apply for workers' compensation	201 600	97 800	58 700	358 100
Minor injury / too much effort	145 800	61 200	14 400	221 400
Not covered / not eligible	19 300	13 900	15 900	49 100
Negative impact on employment	11 600	7 200*	9 700*	28 500
Other reason	24 900	15 500	18 700	59 100
Total	244 000	161 600	165 100	570 700
	Percentages			
Applied for workers' compensation	17%	39%	64%	37%
Did not apply for workers' compensation	83%	61%	36%	63%
Minor injury / too much effort	60%	38%	9%	39%
Not covered / not eligible	8%	9%	10%	9%
Negative impact on employment	5%	4%	6%	5%
Other reason	10%	10%	11%	10%
Total	100%	100%	100%	100%

Table 3: Work-related injuries incurred by employees: workers' compensationstatus by time lost from work, 2005–06

(a) numbers are rounded to nearest 100 and may not add to totals

* Estimate has an RSE of 25% to 50% and should be used with caution

Characteristics by sex

Males accounted for just over half (54%) of all work-related injuries incurred by employees but were much more likely to apply for workers' compensation for their injury than females. In 2009–10, 47% of injured male employees applied for workers' compensation compared with only 39% of injured female employees. Table 4 shows that in 2005–06 the proportion of injured employees who applied for workers' compensation were lower (41% for males, 31% for females) and the disparity between the sexes was larger.

Table 4 also shows that while the total number of injured employees decreased slightly between the surveys, the number of injured female employees rose by 19% while the number of injured male employees fell by 13%. The fall in the number of male employees who were injured occurred in the group that did not apply for workers' compensation while the increase in the number of female employees who were injured occurred mainly in the group that did apply for compensation. Figure 3 graphs the numbers shown in Table 4.

	Male		Female	
Workers' compensation status	2005–06	2009–10	2005-06	2009–10
		Number of i	njuries ^(a)	
Applied for workers' compensation	145 400	144 300	67 200	100 400
Received workers' compensation	133 500	128 900	57 200	85 200
Did not receive workers' compensation	11 900	15 400	10 000	15 200
Did not apply for workers' compensation	208 500	165 000	149 600	157 900
Total injured employees	353 900	309 200	216 800	258 300
		Percen	itage	
Applied for workers' compensation	41%	47%	31%	39%
Received workers' compensation	38%	42%	26%	33%
Did not receive workers' compensation	3%	5%	5%	6%
Did not apply for workers' compensation	59%	53%	69%	61%
Total injured employees	100%	100%	100%	100%

Table 4: Work-related injuries incurred by employees: number by workers' compensation status and sex

(a) numbers are rounded to nearest 100 and may not add to totals





Figure 3 shows that the number of males employees who applied for workers' compensation in 2009–10 is similar to that reported in 2005–06 but that the number of injuries incurred by this group has fallen noticeably. For female employees, the number who were injured, applied for compensation and received compensation all increased.

Time lost

Figure 4 shows that male and female employees incurred injuries that required similar amounts of time off from work. While female employees had a slightly lower proportion that involved no time off work, they had slightly higher proportions that involved 5–10 days and 11 or more days off work.



Figure 4: Employees with a work-related injury: Proportion who applied for workers' compensation by time lost from work and sex, 2009–10

These data indicate that the much lower proportion of female employees who applied for workers' compensation is not linked to a lower amount of time lost from work. Figure 5 shows that in 2009–10 the proportion of injuries where compensation was applied for increased with the amount of time lost from work for both male and female employees, though the pattern for male and female employees was quite different. For injuries involving no time off work 26% of male employees applied for compensation compared with 20% for female employees. There were larger gaps between the sexes for the *Part of day/shift* and *1–4 days* off work categories. However, once five days of time lost was reached, female employees showed a greater tendency than male employees to apply for compensation, 76% of female employees applied for compensation for injuries involving 11 or more days off work, female employees once again applied for compensation less often than male employees.

Figure 5 also shows that the 2005–06 survey showed a similar pattern, though lower proportions of female employees applied for compensation for all periods of time lost except in the category of *Part of day/shift* where the same proportion was recorded for both male and female employees. The graph shows that the increased proportion for females applying for compensation mainly occurred for injuries resulting in 5–10 days off work. In 2005–06, 54% of female employees with an injury resulting in 5–10 days off work applied for compensation while in 2009–10, 76% applied. For male employees, increases were recorded for all periods of time lost, the largest being for injuries involving *Part of day/shift* which increased from 33% to 46% between the two surveys.





Figure 6 shows the reasons why employees did not apply for workers' compensation for their work-related injury. Note that these data do not add up to 100% as they are calculated as proportions of all injured employees which includes those that applied for compensation. Figure 6 shows that female employees are more likely to not apply due to their injury being too minor or that applying was too much effort. In 2009–10, 30% of injured male employees and 36% of injured female employees cited this reason. For both sexes the proportion who cited this reason has fallen from the previous survey though there has been a greater fall for female employees.





Figure 6 also shows that in 2009–10, 8% of injured male employees and 11% of injured female employees did not think they were eligible for compensation. Comparison with the 2005–06 results indicates that for male employees there has been an improvement in this area with a lower proportion of male employees citing this reason in 2009–10 compared to the previous survey. However, for female employees a greater proportion now think they are not eligible for workers' compensation.

There was also a substantial decrease between the surveys in the proportion of female employees saying that they did not apply for workers' compensation due to the negative impact it may have on their current or future employment. In 2009–10 only 3% of female employees cited this as a reason for not applying for workers' compensation compared with 7% in 2005–06. For male employees the proportion was 4% in both surveys.

Characteristics by age group

In 2009–10 the proportion of employees who applied for workers' compensation increased gradually with age from 38% of employees in the 15–24 years age group to 44% for those in the 45–54 years age group. The proportion jumped to 52% for those in the 55 years and over age group. However, as Figure 7 shows, this oldest age group had the highest rejection rate with only 41% actually receiving workers' compensation.





This is a different pattern to the 2005–06 survey results which did not show as clear a pattern for applications with the 25–34 years age group recording the highest proportion (37%) to receive workers' compensation. All age groups have shown an increase in the proportion who applied for compensation and the proportion who received compensation since the last survey except for the 25–34 years age group which recorded no change to the proportion who received compensation despite recording an increase in the proportion who applied for it. These data also show that the 55 years and over age group recorded the largest increase in the proportions who applied for and received workers' compensation, though also recorded the largest increase in the proportion who had their claim rejected.

Female employees

Figure 8 shows that for female employees, the proportion who applied for workers' compensation in 2009–10 increased with age from 33% for those in the 15–24 years age group to 46% for those in the 55 years and over age group. The proportion who actually received compensation did not show the same clear pattern though older employees still recorded a higher rate of receipt of compensation than younger employees.

There have been notable increases in the proportions who applied for and received compensation across all age groups except the 55 years and over age group which recorded a fall in the proportion who received workers' compensation from 39% down to 35%. The largest increase in the proportion receiving compensation occurred for female employees in the 15–24 years age group which rose from 16% in 2005–06 to 31% in 2009–10. Despite this increase, the 15–24 years age group still has the second lowest proportion of employees who received compensation behind the 25–34 years age group.

Figure 8 also shows that the proportion of claims that were rejected increased with age from 2% of claims lodged by female employees in the 15–24 years age group to 11% of those in the 55 years and over age group. While the types of claims that were not accepted for compensation cannot be reliably determined by age, the data indicates that for all female employees claims involving musculoskeletal conditions, crushing injuries and mental conditions were more likely to be rejected than other claims.



Figure 8: Work-related injuries incurred by female employees: proportion by workers' compensation status and age group

Male employees

For male employees the pattern by age for applying for compensation was not as clear as for female employees. While the youngest age group recorded the lowest proportion (42%) and the oldest age group recorded the highest (58%), the age groups in the middle recorded similar proportions. All age groups recorded noticeable increases from the previous survey with the greatest increase recorded for male employees in the 55 years and over age group which in 2005–06 recorded the lowest proportion (38%).

Figure 9 shows that while the 2005–06 survey showed a decrease in the receipt of workers' compensation with age, the 2009–10 survey shows no discernible pattern by age with between 40% and 50% of injured male employees indicating that they received compensation for their work-related injury.



Figure 9: Work-related injuries incurred by male employees: proportion by workers' compensation status and age group

The greatest increase in the receipt of workers' compensation occurred in the 55 years and over age group with 47% of injured male employees in 2009–10 saying they had received workers' compensation compared with 29% in 2005–06.

Comparison of Figure 8 with Figure 7 indicates that in 2009–10 female employees were around 10% less likely to receive compensation than male employees of the same age except for employees in the 45–54 years age group where the percentage of male and female employees who received compensation in the 2009–10 survey were similar.

Time lost

Figure 10 shows that where the injury resulted in less than 5 days off work, the proportion of injured employees who received compensation ranged from 26% to 31% whereas if the injury resulted in 5 or more days off work then the proportions ranged from 59% to 69%.





Reason did not apply

Figure 11 shows that the proportion of injured employees who did not apply for workers' compensation because they felt the injury was too minor or that it was too inconvenient to apply decreased with age from 42% of injured employees in the 15–24 years age group to 22% of those in the 55 years and over age group. The proportion who did not apply as they were either not aware of workers' compensation or thought they were not eligible for it was similar across the age groups ranging from 8% to 10%. The other reasons employees did not apply include the employer agreeing to pay costs or concern about impact on current or future employment.



Figure 11: Work-related injuries incurred by employees: Reason did not apply for workers' compensation by age group, 2009–10

WHO DID AND DIDN'T RECEIVE WORKERS' COMPENSATION IN 2009–10 ... 9

Characteristics by employment conditions

Employment status

Of the injured employees, 75% had leave entitlements and 22% did not. Employees without leave entitlements are commonly referred to as casuals. There were a further 3% that were owner managers of incorporated enterprises (OMIE) but at the time of the injury were deemed employees due to the nature of their working arrangement. OMIEs have been excluded from the following analysis.

Of the group with leave entitlements, 48% applied for compensation of which 89% received it. For the group without leave entitlements, 32% applied of which 82% received it. This means that casuals are less likely to apply for compensation and they have a higher rejection rate for their claims.

Figure 12 shows that female employees without leave entitlements are the least likely to apply for and receive workers' compensation with only 26% applying for compensation of which only 80% actually received it. Male employees without leave entitlements recorded the second lowest proportions. The group most likely to apply for compensation was male employees with leave entitlements with 52% applying for compensation of which 90% received it.



Figure 12: Work-related injuries incurred by employees: Proportion who applied and received workers' compensation by employment status and sex, 2009–10

Figure 13 shows how the proportions that received workers' compensation for injured employees with and without leave entitlements change with time lost from work. These data show that as time lost from work increases so does the gap between the two groups of employees in the proportion who received compensation, from a difference of only 7% for no time lost to nearly 30% for injuries that resulted in 5 or more days off work. For injuries involving 5 or more days off work, 72% of employees with leave entitlements received compensation compared with just 43% for employees without leave entitlements.

Figure 13: Work-related injuries incurred by employees: Proportion who received workers' compensation by employment status and time lost, 2009–10



Figure 14 shows that a greater proportion of employees without leave entitlements thought their injury was too minor to claim compared with employees with leave entitlements (37% to 32% respectively). The data also show that employees without leave entitlements are a lot less likely to know about their rights to compensation with 15% believing that they are not covered for compensation, not eligible for it, or not aware of workers' compensation compared with 6% for employees with entitlements.

Figure 14: Work-related injuries incurred by employees: Proportion by employment status and reasons did not apply for workers' compensation, 2009–10



Reason did not apply

Shiftwork and working hours

Figure 15 shows the impact that working under shift or part-time arrangements has on the proportion of injured employees who applied for workers' compensation. As full-time non-shiftworkers make up the largest group of employees, it is not surprising that the proportions of male and female employees who applied for compensation were the same as for all employees (47% for males, 39% for females). However, for full-time shiftworkers similar proportions of female and male employees applied for compensation (52% of females, 50% for males).

There was a much bigger difference in the proportions applying for compensation for part-time employees when shiftwork is considered with 42% of part-time non-

shiftworkers applying for compensation compared with just 24% for part-time shiftworkers. The data are not shown separately for males and females due to the small number of male part-time employees.





Other characteristics

Table 5 provides information on workers' compensation applications by country of birth. These data show that employees who were born in Australia applied for compensation for 44% of their injuries and those born in main English speaking countries other than Australia recorded a similar proportion (45%). However, those born in other countries were much less likely to apply for compensation (34%).

All three groups showed similar proportions for not claiming due to the injury being too minor to claim. The big difference between the groups is that those born outside of Australia were more likely to think they were not covered by workers' compensation or not eligible for it. Of those born in main English speaking countries, 11% did not apply for compensation for this reason compared to 8% of Australian born injured employees. For those born in other countries the proportion was 19%.

Table 5: Work-related injuries incurred by employees: proportion by reason did notapply for workers' compensation status and where born, 2009–10

	Where born			
	Australia	Main English speaking countries	Other than main English speaking countries	
Applied for workers' compensation	44%	45%	34%	
Reason did not apply				
Minor injury / too much effort	34%	32%	30%	
Not covered / did not think eligible	8%	11%	19%	
Other reasons	15%	12%	17%	
Total	100%	100%	100%	

Figure 16 shows that the amount of time in the job prior to injury seems to have some impact on the likelihood of applying for compensation. Only 33% of employees who were in the job for less than 6 months applied for compensation compared with 44% for those who had been in the job for 5 years or longer.

Figure 16: Employees with a work-related injury: Proportion who applied for workers' compensation by time in job prior to injury, 2009–10



Time in job at time of injury

Characteristics by occupation

Figure 17 shows that the largest number of employees injured were employed as Technicians & trades workers (20%), followed by Labourers (16%), Professionals (15%) and Community & personal services workers (14%). These four occupation groups also had the highest number of employees who applied for and received workers' compensation, though fewer Professionals applied for and received compensation than Community & personal services workers.



Figure 17: Work-related injuries incurred by employees: Number of injured employees and number compensated by occupation, 2009–10

 $^{\rm *}$ estimate for those who received workers' compensation has an RSE between 25% and 50%

Figure 18 shows that in 2009–10 Labourers were the group most likely to apply for and receive workers' compensation with just over half (52%) applying for compensation and 47% receiving it. Managers was the group least likely to apply for and receive compensation with only 27% compensated. Clerical & administrative workers and Sales workers were the groups with the greatest gaps between the proportions who applied for compensation and those that received compensation. This suggests that these employees are more likely to put in claims for injuries which are not considered work-related. The data are not robust enough to investigate further.



Figure 18: Work-related injuries incurred by employees: proportion receiving workers' compensation by occupation, 2009–10

* estimate for those who received workers' compensation has an RSE between 25% and 50%

Figure 19 shows the reasons that employees cited for not claiming workers' compensation. It should be noted that these proportion should be added to the proportion who applied for workers' compensation to add up to 100%. The main reason for not applying was that the employee felt the injury was too minor or applying was too much effort. The proportions ranged from 26% for Labourers to 41% for Clerical & administrative workers.



Figure 19: Work-related injuries incurred by employees: reasons did not apply for workers' compensation by occupation, 2009–10

* estimate has a RSE between 25% and 50% and should be used with caution.

While the data for *Not aware or not eligible* has high RSEs they indicate a much larger proportion of Managers cited this reason than other occupations. This is a concern as managers of employees should be aware of workers' compensation. It is possible that Managers felt their particular injury was not eligible for compensation, however, the types of injuries incurred by this group do not indicate a particularly different pattern to the other occupation groups except for a higher level of *Stress or other mental condition*. Managers had a higher proportion of injuries that involved either no time off work or just the day of injury, 62% of injuries compared with 41% for Labourers (Figure 20).

Managers also had a much higher proportion of *Other reason* for not claiming. This category includes concern about current or future employment and employer agreed to pay costs both of which recorded higher estimates than the other occupation groups. These separate categories are not shown due to high RSEs for many of the occupation groups.

Figure 20 shows that for most occupations there is a link between taking less than one day off work and not applying for workers' compensation due to the injury being too minor. Clerical & administrative workers had the highest proportion with less than one day off work (61%) and the highest proportion who cited *Minor injury/ too much effort* (41%) as their reason for not applying.

Labourers had the lowest proportion of injuries with less than one day off work (41%) and the lowest proportion of injured employees who cited *Minor injury/ too much effort* (26%) as their reason for not applying for workers' compensation.





How the injury occurred

Figure 23 shows that *Lifting, pushing or pulling object* was the cause or mechanism of the highest number of injuries incurred by employees followed by *Hitting, being hit or cut* and *Fall on same level* accounting for 29%, 24% and 13% of injuries respectively. These three mechanisms of injury also had the highest number of employees who applied for and received workers' compensation.

The Other mechanisms category includes Contact with chemical and Working in unchanging position which had 28 000 and 20 000 employees respectively citing these mechanisms as the cause of their injury. For these mechanisms 65% and 60% respectively involved no time off work and hence the estimates for those who applied for workers' compensation were too small to show in Figure 23. It is not surprising that the reason they did not apply for compensation was that they felt the injury was too minor to claim.



Figure 23: Work-related injuries incurred by employees: Number of injured employees and number compensated by how injury occurred, 2009–10

* estimate for those who applied and received workers' compensation has an RSE between 25% and 50%

Figure 24 shows that in 2009–10, employees who incurred a *Fall on same level* were the most likely to apply for compensation but those who incurred a *Fall from height* were the most likely to receive compensation. The data indicate that all employees who applied for compensation due to a *Fall from height* received compensation whereas for all other mechanisms a proportion had their claim rejected.



Figure 24: Work-related injuries incurred by employees: proportion applied and received workers' compensation by how injury occurred, 2009–10

* estimate for those who applied and received workers' compensation has an RSE between 25% and 50%

Exposure to mental stress recorded the lowest proportions of those who applied for and received workers' compensation of all the mechanisms listed. This mechanism has the highest rejection rate of all the mechanisms.

Figure 25 shows that the proportion of injured employees who received workers' compensation has shown some notable increases for a few mechanisms. For *Hitting, being hit or cut* the proportion who received workers' compensation increased from 31% to 39%.

Repetitive movement and *Fall from height* also showed notable increases though these data have higher RSEs than most of the others and should be used with caution.

Figure 25: Work-related injuries incurred by employees: proportion received workers' compensation by how injury occurred, 2009–10 and 2005–06



^{*} estimate for those who applied and received workers' compensation has an RSE between 25% and

Data showing reasons injured employees did not apply for compensation is not robust enough to include in this section.

Type of injury

In terms of the types of injuries incurred, Figure 26 shows that *Sprain/strain* accounted for the highest number of injuries followed by *Chronic joint or muscle condition* and *Cut/open wound*. These three types of injury accounted for 63% of injuries and 68% of the injuries that were compensated. *Superficial injury* recorded the lowest number of incidents and the lowest number that were compensated possibly due to the fact that 62% involved no time lost from work.





^{*} estimate for those who applied and received workers' compensation has an RSE between 25% and 50%

Figure 27 shows that employees who incurred a *Fracture* were more likely to apply for and receive compensation compared with other types of injuries. Just over half (52%) of all *Fracture* injuries were compensated in 2009–10. *Chronic joint or muscle condition injuries* and *Sprain/strain* had the next highest proportions of employees who applied for and received compensation for their injury.





* estimate has a RSE between 25% and 50%

Crushing injury which includes internal organ damage and amputations recorded the highest rejection rate for workers' compensation claims in 2009–10. While 42% applied for compensation just 26% received it. This is different to the 2005–06 survey which showed 42% received compensation and hence the 2009–10 result may be due to sample design issues (Figure 28).

For *Stress or other mental condition* the data shows a substantial increase in the proportion who received workers' compensation in 2009–10 compared with 2005–06. There were increases in both the proportion who applied for compensation and the proportion who received it.

Modest increases were recorded for *Chronic joint or muscle condition injuries* and *Sprain/strain* while for *Fracture*, *Cut/open wound* and *Superficial injury* the two surveys showed similar results.



Figure 28: Work-related injuries incurred by employees: proportion who received workers' compensation by nature of injury, 2009–10 and 2005–06

* estimate for those who received workers' compensation has an RSE between 25% and 50%

Data showing reasons injured employees did not apply for compensation is not robust enough to include in this section.

Financial assistance

While 38% of injured employees received workers' compensation, there were other types of financial assistance that were used. Figure 29 shows the main categories of assistance. It should be noted that an injured employee can access more than one form of assistance and hence the total of the proportions in Figure 29 can exceed 100%. The data show that as time lost from work increased, injured employees were more likely to access more than one form of assistance. These results are similar to those found in 2005–06.

While it is not unexpected that over 60% of injured employees with no time off work did not receive any form of financial assistance, it is of concern that 12% of those with injuries that required 5 or more days off work did not receive any financial assistance.

Other than workers' compensation, the most accessed form of assistance was employer provided sick leave. Sick leave was used by around one-third (31%) of injured employees who took less than 5 days off work and nearly 20% used it for injuries involving longer periods of time off work.

Employer payments other than sick leave were more frequently used where no time was lost from work. These payments were likely to cover medical expenses. For the injuries requiring some time off work these payments could include annual leave.

Medicare or other social security payments were accessed equally regardless of time lost, with around 7% of injured employees accessing this type of financial assistance. Comparison with data from 2005–06 shows only a slight reduction in the number of injured employees accessing these types of payments in 2009–10.



Figure 29: Work-related injuries incurred by employees: Source of financial assistance by time lost from work, 2009–10

Source of financial assistance

Glossary

Applied for workers' compensation

To have formally applied for workers' compensation by completing an application for compensation.

Employees

People who work for a public or private employer and receive remuneration in wages, salary, a retainer fee from their employer while working on a commission basis, tips, piece rates, or payment in kind, or people who operate their own incorporated enterprise with or without hiring employees.

Employment status

Employed people were classified by whether they were employees, employers, own account workers or contributing family workers. This publication only includes injuries incurred by employees.

Financial assistance

Monetary assistance received from any party to cover medical expenses or income loss, incurred due to their work-related injury or illness.

How injury occurred

The action, exposure or event that was the direct cause of the injury, or how the injury was sustained. See Appendix 1.

Industry

A group of businesses or organisations that perform similar sets of activities in terms of the production of goods or services. The industry of the employee has been classified in accordance with the *Australian and New Zealand Standard Industrial Classification* (ANZSIC), 2006 (ABS Cat. No. 1292.0).

Main English speaking countries

Comprises the United Kingdom, Ireland, Canada, South Africa, the United States of America and New Zealand.

Occupation

A collection of jobs that are sufficiently similar in their main tasks to be grouped together for the purposes of classification. The occupation of the employee has been classified in accordance with the *Australian and New Zealand Standard Classification of Occupations* (ANZSCO), First Edition, 2006 (ABS Cat. No. 1222.0).

Owner managers of incorporated enterprises

People who work in their own incorporated enterprise, that is, a business entity which is registered as a separate legal entity to its members or owners (also known as a limited liability company).

Paid leave entitlements

The entitlement of employees to either paid holiday leave and/or paid sick leave in their job.

Relative Standard Errors (RSEs)

All WRIS data presented in this report conform with the ABS guidelines regarding data quality. Unless otherwise marked, all data presented have RSEs below 25%. Data with RSEs above 50% have not been published. Comprehensive information about RSEs can be found in the WRIS publication.

Shift arrangements

A system of working whereby the daily hours of operation at the place of employment are split into at least two set work periods (shifts), for different groups of employees.

Time lost from work

Includes all work hours spent on medical consultation, hospitalisation and rest due to the injury or illness. The days or shifts absent do not have to be consecutive.

Type of injury

Refers to the main injury sustained. See Appendix 1.

Work-related injury or illness

Any injury or illness or disease which first occurred in the last 12 months, where a person suffers either physically or mentally from a condition that has arisen out of, or in the course of, employment. The injury or illness was considered to be in scope of the survey if the respondent first became aware of it in the last 12 months, even though the cause of the injury or illness may have occurred outside the 12 month reference period. Included are injuries or illnesses that occurred while commuting to and from work, outside the place of work but while on work duty, or during work breaks. Information was collected about the respondent's most recent work-related injury or illness if there was more than one work-related injury or illness in the reference period.

Work-related Injuries Survey (WRIS)

The ABS as part of its Multi-purpose Household survey collected data on workrelated injuries from July 2009 to June 2010. Statistics from this topic were published in *Work-related Injuries* (Cat No. 6324.0). The publication presented information about persons aged 15 years or over who worked at some time in the last 12 months and experienced their most recent work-related injury or illness in that period.

Workers' compensation

Includes payments by an insurer or other liable party for costs related to a work-related injury or illness; medical payments, incapacity payments (income maintenance and salary top-up), rehabilitation payments, travel payments and legal payments; and any 'settlement' or 'judgement of claim'.

Appendix 1: Injury Classifications

Work-related injuries data are classified according to the Type of Occurrence Classifications System (TOOCS) which was developed by Safe Work Australia for coding workers' compensation claims. The work-related injury or illness classification used in this survey was based on the TOOCS nature of injury codes. The classification of how work-related injury or illness occurred was based on the TOOCS mechanism of injury codes.

Type of work-related Injury or illness

Burns

Electrical burns, chemical burns, cold burns, hot burns, friction burns, combination burn or burns not elsewhere classified

Chronic joint or muscle condition

Arthritis

Disorders of the joints Disorders of the spinal vertebrae and intervertebral discs Disorders of muscle, tendons and other soft tissues (e.g. Occupational Overuse Syndrome and Repetitive Strain Injury if this is the only description given) Acquired musculoskeletal deformities (e.g. flat feet, mallet finger, hammer toe)

Crushing injury

Internal injury of chest abdomen and pelvis Injury with intact skin surface and crushing injury (e.g. bruises, haematomas) Traumatic amputation including loss of eyeball

Cut/open wound

Open wound not involving traumatic amputation (e.g. broken tooth, cuts, punctures, dog bites, tearing away of fingernail, serious wounds containing glass, metal or other foreign body)

Fracture

Breaking of a bone, cartilage, etc.

Sprain/strain

Sprains and strains of joints and adjacent muscles Acute trauma sprains and strains Sprains and strains of cartilage Dislocations

Stress or other mental condition

Stress, anxiety or depression Nervous breakdown Effects of witnessing traumatic events Effects of involvement in a hold-up Victim of harassment Hyperventilation (hysterical, psychogenic) Hysterical symptoms Phobias Obsessional and compulsive symptoms Short term shock

Superficial injury - covers minor injuries such as:

Needle stick puncture Abrasions, grazes, friction burns or blisters Scratch injury from a foreign body in eye Splinter or other foreign body in places other than eye

Other

Responses that could not be included into one of the categories above such as asthma, cancer, concussion or heart attack

How work-related injury or illness occurred

Fall from a height

A fall from ground level to below ground level Landing awkwardly after a jump from a height Falling off an animal A fall down stairs etc.

Fall on same level

All slips, trips, stumbles, steps and jumps, even if a fall does not follow Falls of short distances such as off a curb or into a gutter Falls up stairs Fall with no further description

Hitting, being hit or cut

Hitting stationary objects or moving objects (e.g. cutting oneself while using a knife or other tool) Rubbing and chafing from wearing footwear or clothes, using tools or handling objects Being hit by falling objects Being bitten by an animal Being bitten by a snake Being trapped by moving machinery or equipment or between stationary and moving objects Exposure to mechanical vibration (e.g. from chain saws) Being assaulted by a person or persons

Lifting, pushing, pulling, bending

Muscular stress while lifting, carrying or putting down objects Single or multiple events Lifting or carrying resulting in stress fractures Repetitive movement, high muscle loading Muscular stress while handling objects Single or multiple events Pushing or pulling objects Throwing or pressing objects Stress fractures from handling objects Continually shovelling Climbing ladders causing upper and lower limb injuries Muscular stress with no objects being handled Bending down, reaching, turning and twisting movements where no objects are being handled Stress fractures without objects being handled (e.g. from running) Continually twisting neck with no object being handled

Repetitive movement

Occupational overuse and repetitive movement occurrences Prolonged standing, working in cramped or unchanging positions Working in cramped or unchanging positions Prolonged standing causing varicose veins

Exposure to mental stress

Exposure to a traumatic event

Exposure to workplace or occupational violence (e.g. victim of assault or threatened assault by a person or persons, being a victim of or witnessing hold-ups etc.)

Being a victim of sexual, racial, or other verbal harassment

Work pressure (e.g. mental stress arising from work responsibilities, conflict with peers, performance counselling)

Attempted suicide

Other mental stress factors

Other in this publication includes:

Vehicle accident

Any accident or incident on a private road, farm, mine site or footpath involving a vehicle where the most serious injury is sustained as a result of that accident or injury

A vehicle catching on fire after the accident

Any accident or incident in a factory, mine or car park involving a fall from a moving vehicle

Those responses that could not be included into one of the categories above such as contact with hot food/drink/beverages, exposure to extreme weather, jumping on objects, struck by lightening or sunburn

Long term exposure to sound

Long term exposure to workshop or factory noise, sharp sudden sounds, or low frequency (subsonic pressure) sounds

Contact with a chemical or substance

Single contact with chemical or substance Immediate allergic reactions to a substance Splash with acid Caustic or corrosive substances in the eyes Contact dermatitis Swallowing chemical substances Exposure to smoke from a bush fire, chemical fire etc.

Long term contact with chemicals or substances

Acquired allergic reactions Slow poisoning, as with lead or other heavy metals Long term inhalation of dust or fibres, as with asbestos fibres Exposure to cigarette smoke Insect and spider bites and stings Contact with poisonous parts of plant or marine life (e.g. blue ringed octopus, bluebottles, stone fish etc.) Other and unspecified contact with chemical or substance

Technical Note

The work-related injuries statistics were compiled from data collected in the Multipurpose Household Survey (MPHS) that was conducted throughout Australia in the 2009–10 financial year as a supplement to the ABS monthly Labour Force Survey (LFS).

The publication *Labour Force, Australia* (cat. no. 6202.0) contains information about survey design, scope, coverage and population benchmarks relevant to the monthly LFS, which also applies to the MPHS. It also contains definitions of demographic and labour force characteristics, and information about telephone interviewing relevant to both the monthly LFS and MPHS.

The conceptual framework used in Australia's LFS aligns closely with the standards and guidelines set out in Resolutions of the International Conference of Labour Statisticians. Descriptions of the underlying concepts and structure of Australia's labour force statistics, and the sources and methods used in compiling these estimates, are presented in *Labour Statistics: Concepts, Sources and Methods* (cat. no. 6102.0.55.001).

COLLECTION METHODOLOGY

ABS interviewers conducted personal interviews by either telephone or at selected dwellings during the 2009–10 financial year. Each month a sample of approximately 1300 dwellings were selected for the main MPHS sample, and approximately 1300 to 1400 additional dwellings were selected for the extra MPHS sample. In these dwellings, after the LFS had been fully completed for each person in the household, a usual resident aged 15 years and over was selected at random and asked the additional MPHS questions in a personal interview. Information for this survey was collected using Computer Assisted Interviewing (CAI), whereby responses are recorded directly onto an electronic questionnaire in a notebook computer.

SCOPE

The scope of the LFS is restricted to people aged 15 years and over and excludes the following:

- · members of the permanent defence forces;
- certain diplomatic personnel of overseas governments, customarily excluded from census and estimated population counts;
- · overseas residents in Australia; and
- members of non-Australian defence forces (and their dependants).

In addition the 2009–10 MPHS excluded the following:

- · people living in very remote parts of Australia; and
- people living in non-private dwellings such as hotels, university residences, students at boarding schools, patients in hospitals, residents of homes (e.g. retirement homes, homes for people with disabilities), and inmates of prisons.

The 2009–10 MPHS was conducted in both urban and rural areas in all states and territories, but excluded people living in very remote parts of Australia. The exclusion of these people will have only a minor impact on any aggregate estimates that are produced for individual states and territories, except the Northern Territory where such people account for around 23% of the population.

SAMPLE SIZE

The initial total sample for the Work-Related Injuries topic included in the MPHS 2009–10 consisted of approximately 38 655 private dwelling households, which is approximately double the standard MPHS sample. Of the 32 760 private dwelling households that remained in the survey after sample loss (e.g. households with LFS non-response, no residents in scope for the LFS or work-related injuries topic, vacant or derelict dwellings and dwellings under construction), approximately 88% were fully responding to the MPHS. The number of completed interviews obtained from these private dwelling households (after taking into account the scope, coverage and sub-sampling exclusions) was 28 554 (14 205 for the main sample and 14 349 for the extra sample).

ESTIMATION METHODS

Weighting is the process of adjusting results from a sample survey to infer results for the total in scope population. To do this, a 'weight' is allocated to each sample unit, which, for the MPHS, can either be a person or a household. The weight is a value which indicates how many population units are represented by the sample unit. The first step in calculating weights for each unit is to assign an initial weight, which is the inverse of the probability of being selected in the survey. The initial weights are then calibrated to align with independent estimates of the population of interest, referred to as 'benchmarks'. Weights are calibrated against population benchmarks to ensure that the survey estimates conform to the independently estimated distribution of the population rather than the distribution within the sample itself.

The survey was benchmarked to the estimated civilian population aged 15 years and over living in private dwellings in each state and territory, excluding the scope exclusions listed above. The process of weighting ensures that the survey estimates conform to person benchmarks by state, part of state, age and sex, and to household benchmarks by state, part of state and household composition. These benchmarks are produced from estimates of the resident population derived independently of the survey.

RELIABILITY OF THE ESTIMATES

Estimates in this publication are subject to sampling and non-sampling errors:

- Sampling error is the difference between the published estimate and the value that would have been produced if all dwellings had been included in the survey.
- Non-sampling errors are inaccuracies that occur because of imperfections in reporting by respondents and interviewers, and errors made in coding and processing data. These inaccuracies may occur in any enumeration, whether it be a full count or a sample. Every effort is made to reduce the non-sampling error to a minimum by careful design of questionnaires, intensive training and supervision of interviewers, and effective processing procedures.

COMPARABILITY WITH MONTHLY LFS STATISTICS

Due to differences in the scope and sample size of the MPHS and that of the LFS, the estimation procedure may lead to some variations between labour force estimates from this survey and those from the LFS.

Inquiries

For further information regarding the contents of the publication contact: The Data & Analysis Section **Safe Work Australia** (02) 6121 9256

