

# THE COST OF WORKPLACE INJURY

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If workplace safety measures are not proper and they fail, and if an injury or illness occurs, it costs something to someone: to injured workers, their families, friends and communities, co-workers and employers.

Direct costs are easily measured. Some examples are:

- **Medical.** Employer premiums paid to the WCB compensate the health system for any medical, pharmaceutical and recovery costs required by workers affected by a workplace injury. This is an example of a direct medical cost of workplace injury.
- **Replacement of things.** If a workplace injury or illness occurs as a result of faulty or absent equipment or machinery, etc., the employer must pay to fix, replace or install that equipment or machinery. Sometimes these costs also extend to increases in other business requirements, such as fire or property insurance.
- **Hiring/retraining employees.** If an injury or illness is serious enough that the worker needs time to recover before returning to work, many employers will often have to hire or retrain someone to cover that position. Paying for the training and time of replacement workers is another example of direct cost of injury.
- **Legal.** If a workplace injury or illness occurs, and is found to have resulted due to a lack of compliance to safety law, other direct costs to employers may come out of situations like court proceedings, including fines -or even jail time - applied by the courts.

Other costs are called “indirect” costs, and can far exceed direct costs. These are often not easily measured. Some examples are:

- **Impact of reduced income for injured workers.** If a worker is injured and cannot return to work right away, his or her income will be impacted. This has potential to change things like the worker’s normal buying habits, ie. being able to pay for recreational and leisure activities for self or family.
- **Impact on quality of personal life.** For an injured worker, normal areas of his or her life like attending school, relationships with partners, children and friends, the ability to take part in personal health and leisure activities, or to volunteer in community events, can be significantly changed by a workplace injury. The emotional and social impact of injury is very real, and can be very difficult to measure.
- **Indirect impact for workplaces.** Workers who have been injured and are returning to the workforce may have to retrain to other types of work, because they can no longer do what they’ve always done. Workplace incidents and injury also have the potential to negatively influence worker morale, and even influence how the public perceives or feels about that workplace or industry. All of this can impact workplace function.

To further explore common types and frequency of injury in many different industries, educators and students can go to:

- **www.wcb.ns.ca** – WCBNS annual reports always include a ‘Statistical Summary.’ These summaries are in table form, and detail injury statistics from many points of view, including: worker gender, age, industry, geographical region, and costs associated with receiving medical aid, decreased income and time lost from work. Annual reports are in the ‘Brochures & Publications’ page of this website.
- **www.worksafeforlife.ca** – An interactive web site for educators, workers and employers, with a variety of learning tools and resources for understanding workplace health and safety, and rights and responsibilities. Worksafeforlife also has statistics illustrating industries, work events and hazards, and injuries most common for young workers. This is posted within the ‘Educators’ tab.

The direct costs of workplace injury, ie. the time and type of care received in an emergency room or at a family doctor, the cost of insurance premiums, or of repairing, replacing or buying workplace equipment, regularly changes. Some Canadian WCBs and Departments of Labour have “calculators” on their web sites that are designed to introduce employers to the cost of workplace injury, and by extension, the cost of not committing to workplace safety.

To access the “Small Business Safety Calculator” currently used by the Workers’ Compensation Board of British Columbia (WorkSafeBC) go to:

- **<http://www2.worksafebc.com/sc/about.htm>**

A workplace injury or death changes lives forever – for families, friends, communities and often workplaces, too. Human loss and suffering is immeasurable. To facilitate discussion of this sensitive and difficult topic, set up a supportive learning atmosphere where students and educators share experiences, read testimonials on the Threads of Life ([www.threadsoflife.ca](http://www.threadsoflife.ca)) or Passport to Safety ([www.passporttosafety.com](http://www.passporttosafety.com)) web sites, or view the Nova Scotia Day of Mourning website at [dayofmourning.ns.ca](http://dayofmourning.ns.ca), and WCBNS ads and videos on [worksafeforlife.ca](http://worksafeforlife.ca).