Half of Workplace Injury and Illness Costs Are Borne by Injured Workers and their Families

1. What’s the evidence?
The Bureau of Labor Statistics estimates that every year, employers record nearly three million serious occupational injuries and illnesses that range in severity from wounds, amputations, back injuries and other serious conditions to fatal injuries. About half of recorded injuries require at least a day away from work, a job transfer or a work restriction for recovery. According to the Center for Healthcare Policy and Research, workers’ compensation and other benefits cover half of the total costs of worker injuries and illnesses when indirect costs (lost earnings, lost fringe benefits, and lost home production) are included; workers bear the other half of the costs.

Who Pays What Fraction of Total U.S. Workplace Injury and Illness Costs?*

<table>
<thead>
<tr>
<th>Fraction</th>
<th>21%</th>
<th>50%</th>
<th>13%</th>
<th>5%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Source</td>
<td>Worker - out of pocket</td>
<td>Workers' Compensation</td>
<td>Private Health Insurance</td>
<td>Federal Government</td>
</tr>
</tbody>
</table>

*2007 total $250 Billion

2. What’s the implication?
For working families already struggling to meet basic necessities and set aside some savings, a work injury to a primary wage earner may be especially devastating.

3. For more information
- Adding Inequality to Injury: The Costs of Failing to Protect Workers on the Job, a report published by the Occupational Safety and Health Administration, U.S. Department of Labor

SNAPSHOT: Key Findings from Labor Evaluations - Department of Labor – Chief Evaluation Office
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