



Injured Workers and Poverty Survey 2010:  
A SUMMARY

**Many Losses, Much Hardship**  
**The Impact of Work Injury**

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## **Many Losses, Much Hardship The Impact of Work Injury**

*“I have run out of LTD, and welfare won’t touch me because I have a pending tribunal case....I have lost my house and my family and have no source of income. It is only because of the generosity of my mother and friends that I have food to eat.”*

The injured worker community has long argued that the workers’ compensation system is failing. We watch people fall through the cracks of the supposed safety net, while others, like the one quoted here, are forced into poverty by the very policies that are supposed to protect them. To examine the perception among the injured worker community that more and more workers are facing poverty and to document those experiences, the Ontario Network of Injured Workers Groups (ONIWG) conducted a survey of people who have a permanent impairment from work.

### **The Study**

In late 2010 and early 2011, we surveyed injured workers who answered written or online surveys. Over 300 injured workers volunteered to share their experiences, and 291 of those responses were used for this report. Surveys were distributed through community legal clinics that help injured workers, volunteer injured worker groups, medical clinics, labour unions, a local radio show hosted by injured workers, a conference about workers’ compensation, and internet websites.\* As a result, over 70% of the injured workers who answered the survey heard about it through an organization helping with their compensation claims.

### **Findings**

Based on the experiences in the injured worker community, we expected to find a lot of unemployment and poverty, as well as a lot of bad health. And we did.

Nearly 90% of the injured workers who answered the survey had full-time jobs when they were injured. After injury, only 9% were working in full-time jobs. Before injury, most earned a living wage of \$25,000 per year or more. After injury, most injured workers’ income dropped to less than \$25,000 per year. In fact, the number of low-income earners increased by 52% after a work place accident. One injured worker wrote, *“I was making \$29/hr when injured and now being paid \$10....All I want is a job where I can earn as much as I did before. Point being, I WANT to work, not collect benefits till 65.”* Another reported that *“I have basically had my earnings cut in half, although I am still carrying a debt load based on my earnings of my last employment....”* Another said, *“I have lost in excess of 30% in the last ten years.”*

Tied to a drop in income are many other by-products of poverty. Injured worker advocates are afraid that more and more injured workers are turning to food banks because their benefits are not enough or have been stopped. Only seven of the injured workers surveyed had used a food bank before they were injured. After injury, though, the number rose significantly to 77. One injured worker pointed out that he also got by with *“getting food at meetings, art gallery openings, [from] friends”*.

Another indication of poverty among injured workers is that one in five who had a car before injury did not have a car after injury. All but two respondents said they could no longer afford to run a car.

About half of the injured workers in this study said they had to change their housing situation after their injuries. Nearly one in five reported having to sell their homes to either move to a cheaper house or start renting again. One worker said, *“Losing my house because no one wants to hire a 59-year-old man with a medical history....My address will change soon, and it might change to a shelter.”*

One of the original ideas behind the workers’ compensation system was that injured workers should not have to depend on their families or communities after suffering an accident. However, nearly one quarter of respondents said they had to move in with friends and family at some point after injury—the very thing that the system was supposed to prevent. This situation can be devastating: *“I feel embarrassed and ashamed that my children, family and friends have to help me out in all areas of life....”*

Others were able to stay in their homes, but only with the help of family and friends or by using savings and money that was meant for retirement. As one injured worker wrote, *“Although I answered no [change in housing], it’s because family has assisted over the years so that I could stay in my home and have appropriate food to eat. Without the assistance of my family and friends over the past eight years, I’m not sure where I would be now.”*

Still others wrote of the ongoing threat of losing their homes. One wrote, *“Our mortgage is up for renewal next year, and at this point I don’t think the bank will renew based on income.”* Another wrote, *“We have been evicted once and came very close a second time. Although we managed to avoid it for now, it is a constant fear and possibility in the future.”*

Finally, we found that both physical and mental health are at risk after an injury. Over 80% of the people who answered this survey felt their health is “fair” or “poor”. The 2008 Canadian Health Survey, on the other hand, shows that most Canadians (60%) consider their health “good” or “excellent”. Over half of the injured workers in this survey said they had not been able to buy the prescriptions they needed in the last year because of the cost.

Over two thirds of injured workers reported that they were not able to get all of the health services they needed after their injury, again placing injured workers in terrible emotional situations and causing strain on families. As one injured worker wrote,

*After two failed back operations, WSIB wouldn't have a nurse come in and look after me, and my children had to look after me, pick me up out of bed and close their eyes so I could pull my pants down and help me down and up off the toilet.*

Others also described feelings of guilt and worthlessness and desperation. One person put it this way:

*...I feel as if I am being punished over and over again for being hurt on the job. I feel embarrassed, ashamed for not being able to be there and being able to a proper husband and a father to my wife and children.*

Another said he felt “useless”. “My family life and sex life has become nil.... Am worried what kind of job will I get?” Another described that he felt like “a drowning man who is taking his wife and son down with him.” Another simply said, “Well, it's like half of me is gone.”

As injured worker advocates have long known, injuries to the body often also affect the heart and soul.

## **Conclusion**

This study helps to confirm the concerns that injured workers and their allies have raised for years: Many injured workers fall through the cracks of the system that is supposed to support them. These data show that a couple hundred of people have been let down by the workers' compensation system, many with serious negative financial, health, and other personal consequences. We ask: In a rich province like Ontario, why is anyone poor—least of all full-time workers making living wages who have been injured on the job?

\*This type of sample is what researchers call a non-probability sample, which means it may not represent the whole injured worker population in Ontario.