



Injured Workers and Poverty Survey 2010:
A SUMMARY

Many Losses, Much Hardship
The Impact of Work Injury

March 2012

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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.



Injured Workers and Poverty Survey 2010
A Community-based Participatory Research Project

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FAST FACTS

- Before injury, 89% were employed full time; after injury 9%
- Nearly one in five lost their homes after injury
- Nearly one quarter had moved in with family or friends at some point after their injuries
- One in five injured workers could no longer afford a car
- Food bank use rose from 5 to 77 people after work injury
- 20% reported an overnight hospital stay the last 12 months (most because of the work injury) compared with 7% for the general population of Canadians
- Over half had not been able to afford medications in the past 12 months
- 57% of injured workers in the study were unemployed

For more information: www.injuredworkersonline.org



Injured Workers and Poverty Survey 2010
Preliminary Results

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This report is the result of a community-based participatory research project sponsored by the *Ontario Network of Injured Workers Group* and a research practicum for the *Diploma in Health Services and Policy Research, Ontario Training Centre*.

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Appendices for this report are available at www.injuredworkersonline.org

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Introduction

Injured workers and their advocates argue that Ontario workers' compensation was transformed during the 1990s, making it is much more difficult to obtain and maintain adequate benefits after a work place injury. (Biggin, Buonastella, Endicott, McKinnon, Spano, & Ublansky, 1995). With about 15,000 injured workers experiencing a permanent injury in Ontario each year (Workplace Safety and Insurance Board Annual Report, 2009) this group represent a potentially large segment of the population who are vulnerable to falling into poverty. Sponsored by the Ontario Network of Injured Workers Groups (ONIWG), the purpose of this survey is to document the situation of self-perceived permanently injured workers — regardless of whether they had ever made a claim or had been denied compensation — before and after their injury.

Background

The original purpose of the workers' compensation system in Ontario was to provide fair compensation to those who had experienced work place injuries or diseases. In October 1913, Sir William Ralph Meredith argued in the final report to a Royal Commission on work place injury that

A just compensation law based upon a division between the employer and the workman of the loss occasioned by industrial accidents ought to provide that the compensation should continue to be paid as long as the disability caused by the accident lasts, and the amount of compensation should have relation to the earning power of the injured workman. (Meredith, 1913)

As well, Justice Meredith (1913) argued that any system of compensation should ensure that an injured worker did not “become a burden upon his relatives or friends or upon the community” (p. 4) because of work place injury and disability. Workers gave up their right to

sue employers in the event of work place injuries in exchange for a no-fault, non-adversarial workers' compensation system funded by a collectivist insurance system financed by employers—dubbed “the historic compromise” by academics and activists alike. Taken together, these principles formed the foundation of the Ontario workers' compensation system: compensation based on previous earnings for as long as the disability lasts within a no-fault, adversarial system funded completely by employers in exchange for protection from lawsuits for employers.

In June of 1996, however, the Ontario Conservative government under Mike Harris introduced changes that challenged this foundation. A review of workers' compensation concluded that, “To improve efficiency and effectiveness, Ontario's workers' compensation system should foster worker and employer self-reliance by giving the work place parties greater responsibility over the claims process” (Jackson, 1996, p. 9). According to the injured worker community, the change from the Workers' Compensation Board to the Workers' Safety and Insurance Board (WSIB) shifted the notion of workers' compensation as income security to that of a stop-gap measure while the injured worker was rehabilitated and returned to employment. Furthermore, the practice of determining that a worker is re-trained and ready for employment, sometimes called “deeming”, results in benefit cuts regardless of whether workers have found employment or not. (Biggin et al., 1995; Wilken, 1998; Injured Workers Consultants, n.d.). As such, the principles of compensation lasting for the duration of the disability and preventing injured workers from having to rely on their families and the community have been largely abandoned. Furthermore, the community fears that high unemployment among injured workers leaves them living in poverty and turning to social assistance and other public income security programs just to survive.

Injured workers are not alone in this concern. Calling for more research into this issue, John Stapleton, Principal of the social policy consultancy Open Policy, raises this question because social assistance disability programs' share of total disability income programs in Ontario has risen from 29% to almost 32% (personal communication, July 27, 2011). This is an important concern, not only because this shifts the cost from private to public sources, but also because, as the Organisation for Economic Cooperation and Development (OECD) has noted, payments under Canadian social assistance programs are not high enough to keep people out of poverty (Organisation for Economic Cooperation and Development, 2010).

Furthermore, when workers' compensation benefits are reduced or terminated, injured workers may also lose the enhanced health care services that workers' compensation provides. The *Health Insurance Act of Ontario* explicitly exempts services available under WSIB from public coverage (*Health Insurance Act*). Thus when the WSIB ceases to recognize its responsibility for an injured worker's health care, it pressures the public health care system, again shifting the cost from private to public sources. Compounding this situation is the well-established link between poverty and health. From The Black Report (Townsend & Davidson, 1980) of the eighties to Raphael's more recent work on health and poverty (Raphael, Rioux & Bryant, 2006; Raphael, 2011), there is increasing recognition that poverty is an important, if not the most important, predictor of ill health and early death.

The 2010 Injured Workers and Poverty Survey was a research practicum for the partial completion of the Diploma in Health Services Policy and Research offered by the Ontario Training Centre, which is funded by the Canadian Health Services Research Foundation and Canadian Institutes for Health Research. As such, the survey instrument was reviewed and the statistical analysis guided by Dr. Dennis Raphael, Faculty of Health, York University, Toronto,

who is the student researcher's mentor for this program. This project received ethics approval from York University in Toronto, Ontario on June 21, 2010.

Methods

In keeping community-based participatory research, the student researcher worked with a committee of four injured workers and four injured worker representatives over several months to develop, pre-test, and revise the survey instrument (Appendix A). An English version of the survey was available in both paper and electronic formats so that those without access to computers would be able to participate. The student researcher has training in plain language writing and worked with the injured worker committee to make the language in both the consent form and the survey instrument as accessible as possible. At the request of a francophone injured worker, the survey was translated into French by a volunteer, and was also available in paper and downloadable form (Appendix B).

The survey asks about their employment situation, wages and income, housing, and means of transportation. We hypothesized that there would be evidence of significant decline in all of these areas indicating a higher incidence of living in poverty after the injury than before the injury. In addition, because of the strong link between living in poverty and health, we hypothesized that injured workers would be less healthy than the general population and experience barriers in accessing health care services and medicine, similar to those experienced by other low-income communities.

Through the community researchers, we were very aware of the sensitive nature of these questions and that many injured workers experience trauma both in sustaining injuries and in their dealings with the workers' compensation system. For these reasons, injured worker community members and the student researcher offered assistance in person or by telephone in

the introduction to the survey. One community researcher developed *A Primer for the Administration of the ONIWG Injured Workers and Poverty Survey 2010* and conducted a training session with volunteers and others who would be administering the survey (Appendix C).

Inclusion Criteria

To be included in the study, respondents had to be of the opinion that their work place injury had resulted in permanent disability. The injury also had to have occurred in Ontario. The permanent nature of the injury or disability did not have to be verified by either medical professionals or the WSIB.

Recruitment Strategy

Injured workers can be considered a hard-to-reach population (Thompson & Phillips, 2007), particularly if they do not make claims for their injuries or are denied benefits. The loss of work, income, and aspects of their personal identity and social roles can result in serious isolation from community, friends, and even family members (Beardmore, Kirsh & Clark, 2005; Kirsh, 2010). Furthermore, the stigma related to work place injury and the demands of living with a permanent disability may compound this isolation. (Kirsh, 2010). Lack of English-language skills and computer literacy, as well as access to computers, are other factors that may isolate this community. For these reasons, this project used various formal and informal networks among various Ontario legal clinics, self-help groups, medical clinics, unions, as well as the Internet, rallies, a conference, and a radio show hosted by injured workers to recruit a non-probability sample of self-perceived permanently injured workers. (See Appendix D for details of the recruitment strategy.)

Injured Workers Consultants, a community legal clinic in Toronto that specializes in workers' compensation, was a key partner in the project. A link to the online survey and a downloadable version were available on a web site called "Injured Workers Online" maintained by the legal clinic. Various organizations were approached to include information and a link on their web sites, and some organizations voluntarily posted the information without being asked.

The student researcher also designed a poster and "business cards" that she and the committee distributed to legal clinics, lawyers' offices, medical clinics, and at conferences and meetings of injured workers (Appendix E). The poster and business card were not translated into French. Instead, a limited number of postcard size flyers were made available to the francophone volunteer, who also distributed information about the survey to various francophone organizations (Appendix E).

To protect the student researcher's privacy, she set up a post office box for respondents to mail the survey to, a temporary distinctive ring telephone number for her home phone, and a separate temporary web-based email address.

Data Collection

The survey was launched on Labour Day, September 6, 2010 with a flyer distributed by injured workers and their representatives at the annual Labour Day parade in Toronto. It also appeared on the Injured Workers Online web site that day and the link for the site was emailed to the ONIWG mailing list. Data were collected over the period of September 6, 2010 to February 15, 2011. Surveys were collected using the commercial web-based survey service called "Survey Monkey", and with a paper survey printed from the web-based version to ensure consistency between the two versions. Because injured workers may have to access only to public computers (e.g., in libraries and legal clinics), the web survey was designed to allow multiple responses

from one Internet Protocol (IP) address. IP addresses of the computers used to submit surveys were reviewed to determine if there had been there was an over-representation of answers from any particular IP address.

The first deadline was October 31, 2010. However, only 70 electronic and seven paper surveys had been completed by that point. To increase the number of respondents, the deadline was extended until December 17, 2010 and then again to February 15, 2011. During the second extension, selected legal and medical clinics did mailings to selections of their client list. (See Appendix C.)

The student researcher manually entered the paper surveys into the data set collected on Survey Monkey and reviewed data collected by both methods for consent, completeness, and quality determined largely by the absence of answers to key questions and contradictory responses that suggested that respondents had not understood the questions.

Two hundred and twenty-two surveys were collected through the web link, and 155 paper surveys were returned for a total of 377 respondents. Eighty-six surveys (24 paper surveys and 62 web surveys) were eliminated, leaving a sample of 291 valid responses. Table 1 gives the details of the reasons for excluding the responses.

Review of the IP addresses for the web respondents revealed very little overlap in IP addresses, suggesting that web responses were indeed from unique respondents. The maximum number of responses from one IP address was three, and the responses were different from each other.

Analysis

Tables were constructed to classify living situations where both pre-injury and post-injury data were available for individuals to assess the hypothesized impact of work place injury on various life situations. Specifically, if there were detrimental effects associated with the work place injury, we would expect to see evidence of family breakdown after the injury, lower numbers of respondents who own cars after the injury than before, and greater use of food banks after the injury than before. For those questions where there was not both pre-injury and post-injury data, and for those topics that did not lend themselves to this kind of analysis, we used reliable general population comparators.

Results

The survey yielded a considerable amount of rich data that allow for in depth analysis of a number of questions of concern to the injured worker research community and broader workers' compensation arena. Nearly 60% of respondents also provided qualitative data in answering an open-ended question at the end of the survey.

The results reported here are preliminary and have been compiled in advance of consultation with the committee. In addition to providing demographic information about the respondents, this report analyzes key poverty indicators: amount and sources of personal income, employment status, car ownership, food bank use, housing situation, as well as health status and access to health care services and pharmaceuticals.

Source of Survey

Twenty-nine per cent of all respondents reported they had heard about the survey through their injured worker support groups, followed by 27% who found the survey through their legal clinics. Twenty per cent said they found the survey on the Internet and 9% cited "other" sources.

The most common “other” source was the Office of the Worker Advisor, which is an independent agency of the Ontario Ministry of Labour that provides free advice to non-unionized injured workers and their families throughout the province. Some locations distributed the survey on behalf of ONIWG. Including those who heard about the survey from their unions, the vast majority of respondents (71%) found their survey through organizations or individuals that were representing them or advising them about their claims (Figure 1).

There was only one French-language survey returned, and that was from the person who initiated the translation and outreach to the francophone community.

Gender and age

Fifty-six per cent of respondents were male, 44% female. The mean age of respondents was 51 years. Most respondents (89%) were 40 years or older (Table 2). Although we can not generalize from our non-probability sample, it is interesting to compare these demographics with those in an ongoing longitudinal study of permanently disabled injured workers (Ballantyne, P Vinneau, P., O’Hagan, F., Tompa, E., Endicott, M, & Mantis, S., 2010). Ballantyne et al.’s (2011) study used a sample generated by the WSIB from their administrative data of injured workers who received a Non-Economic Loss award, which is awarded to injured workers that the WSIB determines to have permanent, partial impairment. The original population of over 5,000 comprised 54% men and 46% women. The mean age is not available, but most (75%) were over 40 years old. Ballantyne et al. (2011) note that their sample was not randomly selected and included English-speaking claimants only. Because many of the organizations involved in this current study have multi-lingual staff, we were able to recruit respondents who do not have English as a first language and volunteers helped them fill out the surveys.

Place of Birth

Sixty-five per cent of respondents were born in Canada. Of those born outside of Canada, 78% (76/98) had been living in Canada for more than 10 years. Most of the respondents are from Toronto or the Greater Toronto Area, which is not surprising given the recruitment strategy. Figure 2 shows the distribution of respondents by region of Ontario.

Education

Table 3 summarizes the data on educational level. Respondents were allowed to choose more than one answer to indicate all types of formal education they had obtained. Most respondents (about 80%) had education or training or both beyond a high school education.

Changes in Living Situations

Change in relationship status.

Table 4 shows how these data were arranged and then subjected to a *McNemar Test of Correlated Proportions* to ascertain whether these differences from before and after injury are likely to have occurred by chance alone. Two hundred twenty six respondents provided usable data. One hundred eleven were married or in a common law relationship both before *and* after injury. Fifty-six were not in such a relationship before *and* after. What is of interest is the number of those who were in a relationship before injury but *not* after, as compared to the opposite of not being in a relationship before but being in one after. As seen in Table 4, while almost three quarters maintained their situation, almost a quarter reported moving out of a relationship. Many fewer reported a move into one. The statistic generated by the *McNemar* test indicated that this result was highly unlikely to have occurred by chance ($p < .001$).

This finding must be interpreted cautiously considering the various measures of the Canadian divorce rate, which range from 38% to close to 50%. However, our finding is similar

to that of a recent linked-records study that used the Longitudinal Administrative Databank, which is 20% simple random sample of the Canadian tax- filing population (Tompa, E., de Oliveira, C., Scott-Marshall, H. & Fang, M., 2008). Tompa et al. (2008) found permanently impaired workers are 22 to 25% more likely to experience relationship breakdown than uninjured workers.

Car ownership.

One in five injured workers who had a car before the injury no longer had a car after their work place injury. All but two cited lack of money as the reason they no longer had a car. Table 5 shows how these data were arranged and then subjected to analysis. The statistic generated by the *McNemar* test indicated that this result was highly unlikely to have occurred by chance ($p < .001$)

Food bank use.

Only five respondents used food banks before their injuries, whereas 77 respondents reported using food banks at least “from time to time” after their injuries. Table 6 shows how these data were arranged and then subjected to analysis. The McNemar test of significance indicates that the effect of having a work injury influenced food bank usage at a level that would occur by chance only less than once in a thousands times ($p < .001$.)

Housing.

About half (131/264) of the respondents reported changing their housing situation after their injuries. Among home owners, 18% reported that they had sold their houses or condos and starting renting, and 20% reported selling their homes to buy a less expensive home. Seventeen per cent reported moving into subsidized housing. The most frequently mentioned change in housing situation was “moved in with family friends”. Nearly one quarter (24%) of respondents

had moved in with family or friends at some point after their injuries. (Respondents were asked to choose as many situations as applied, so percentages do not add to 100.)

Changes in Employment Situation

Table 7 summarizes the data on respondents' employment status before and after injury. The vast majority (87%) were employed in permanent, full-time jobs at the time of their work place injuries. When combined with those working in temporary full-time jobs, 89% of respondents were working full time before injury. After injury, only 9% of respondents were working full-time, representing an 80% drop in full-time employment for this group. Fifty-seven per cent reported that they were "not working at the present time."

Two hundred and two respondents provided both before and after data on employment status. Table 8 shows these data were arranged for analysis by the *McNemar* test, which indicates that the effect of having a work injury influenced full-time employment status at a level that would occur by chance less than once in a thousands times ($p < .001$.)

The data in Table 8 do not include the 2% of respondents who had returned to school, the 7% who said they had occasional work and the 16% who said they were retired. However, it should be noted that nearly 80% (31/39) of those who were retired felt their retirement was not voluntary.

Changes in Personal Income

Overall, respondents' personal income declined after injury. As shown in Table 9 before injury, most (51%) respondents reported their personal annual incomes as between \$25,000 to \$49,999. Only 14% reported earning less than \$25,000 per year. After injury, this situation is reversed: 66% report personal annual incomes of less \$25,000; that is, there was a 52% increase in the number of people in the lowest income category.

Table 10 shows the income trajectory among respondents who held permanent full-time jobs before injury. Low income earners (<\$25,000 per year) for the most part remained in the low-income category. Among middle earners (\$25,000–49,999 per year), about 23% remained middle earners, and about 70% of middle income earners became low income earners after injury. Among high income earners (\$50,000 +), just over 40% became low income earners, and 37% became middle income earners.

Sources of Income after Injury

In two questions, respondents were asked to identify all sources of income in their household and the source that gives them the most income. Respondents could choose only one answer. As shown in Figure 3, 30% per cent reported that the main source of household income was from their spouses or other main earner in the family. The next most frequent source of the highest amount of income was workers' compensation benefits (25% of respondents). Twelve per cent reported that social assistance was the source of income that provided the most income to the household.

Health Status

With regard to self-reported health, 81% of respondents described their health as “poor” (49%; 128/264) or “fair” (32%; 85/264). Thirteen per cent (35/264) reported their health as “good” and only 6% (16/264) reported their as “very good” or “excellent”. By contrast, the most recent Canadian Community Health Survey (2008) shows the age standardized percentage of people in Ontario who rate their health as “very good” or “excellent” is 60% (Statistics Canada, 2008). Of those not currently working, 80% (138/172) cited their health as the reason they were not working.

Health Care Utilization.

Twenty per cent of respondents reported that they had had an overnight hospital stay the last 12 months. The Canadian Institute for Health Information reports that the age-standardized inpatient hospitalization rate in Ontario in 2009–2010 was 7046 per 100,000 or 7% (Canadian Institute for Health Information, 2011). Most respondents (71%) said that their hospitalization was related to their work place injuries. Of those, about half (18/37) were not receiving workers' compensation benefits at the time of their hospitalizations.

Sixty-seven per cent of respondents felt they had needed health care services that they were unable to get in the last 12 months. Physiotherapy was the service most often identified as a service respondents were not able to get, followed by medical specialist and massage therapist. For comparison, the 2001 Commonwealth Fund International Health Survey found that only 16% of Canadians said it was “extremely difficult to see a specialist when needed”. For those with below-average incomes, this number rose to 20%. For those with above-incomes, this number fell to 14%, which is a significant difference (Schoen & Doty, 2004, p. 315).

Pharmaceuticals.

Over half of respondents reported they had not been able to afford medications in the past 12 months. Of these 141 respondents, 88% also reported and that they had used their medications less often than they were supposed to because of the cost. By comparison, the 2001 Commonwealth Fund International Health Policy Survey found that overall, 13% of Canadians did not fill a prescription due to cost. This rose to a statistically significantly higher number of 22% among below-average income Canadians (Schoen & Doty, 2004, p. 315).

Discussion

The purpose of this study was to consider the life situations of injured workers before and after their injury. To assess the hypothesized impact of the work place injury, data were arranged and analysed to identify the life situations of individuals before and after their injury. We hypothesized that there would be evidence of a significant decline in employment situation, income, housing situation, and other indicators of low income, such as food bank use, car ownership, and access to health care and medications. The survey results supported all of these hypotheses, often overwhelmingly. We also expected that our sample would report poor health and barriers to health care services common among low-income populations, (Raphael, 2011) which they did, again in very large numbers.

As in our study, Ballantyne et al. (2010) found a drop in full-time employment among the 494 respondents in their survey, though it was not as dramatic as the drop in our study. They found that permanent job status dropped by 12%, though they do not specify if this was *full-time* permanent status. They also found the number of full-time hours worked per week also dropped by 31% and part-time hours worked per week increased by 5% (Ballantyne et al., 2010).

Also as in our study, Ballantyne et al. (2010) found that annual before-tax income declined for permanently injured workers from an average of \$39,000 to \$32,000. The hypothesized impact of wage loss in our study is best described by the trajectory shown in Table 10, which shows the income path of individuals and a substantial drop in for those who had been middle- and high-income earners before their work place injuries. Further analysis of household income, size of household and geographic location is required to determine how these after-injury incomes to Canadian measures of poverty such as the Low Income Cut-offs and Low Income Measures. Other poverty indicators such as food bank use, car ownership, and financial

barriers to accessing health care and medications give a clear indication of the significant link between work place injury and poverty.

We also hoped to gain insight into the question of whether public social assistance is substituted for workers' compensation benefits. Our data on the highest source of income after injury show that 20% of respondents reported public social assistance programs as their highest source of income (15% from social assistance; 5% from Canada Pension Plan Disability). From these data, it also appears nearly a third of injured workers rely on spousal or family income, contrary to the original principles of workers' compensation in Ontario. Workers' compensation benefits continue to be an important source of income for injured workers, however, with 25% reporting these benefits as the highest source of income in their households. The 2010 OECD report on disability income support programs had not originally intended to include workers' compensation benefits as "main subjects" in their study until they realized the "...importance of these programmes in the whole income package of persons with disabilities and possibly in the future reform efforts...." (OECD, 2010, p. 39). That said, the OECD is also quick to point out that the number of people with disabilities who receive workers' compensation benefits in Canada accounts for only 8% of total beneficiaries, and that "[m]ore than one in five Canadians with disability are neither employed nor receiving benefits—compared with 11% in Australia and the United Kingdom and significantly below 10% in continental European countries...." (OECD, 2010, p. 21). Furthermore, the same OECD report concludes that because benefits tend to be set below wage replacement rate, people with disabilities need to access more than one program to stay out of poverty. However, the large majority have access to only one income security program (OECD, 2010, p. 69).

Whether workers' compensation benefits specifically are adequate for those who do receive is a matter of some complexity and debate. A recent study (Saunders, 2011) from the Institute for Work and Health examined the adequacy of workers' compensation earnings replacement benefits in British Columbia and Ontario. The study concluded that "benefits for permanently disabled claimants were adequate *on average* [because] "the average after-tax earnings replacement rate was at least 90 per cent" (Saunders, 2011, p.8, emphasis added). The study cautions, however, "the post-injury labour market earnings experience of permanently disabled claimants is polarized..." and that "individual and contextual factors" such as "gender, age, level of impairment, transferable skills, and labour market conditions may all bear on earnings capacity" (Saunders, 2011, p. 8). As well, examining the adequacy of workers' compensation replacement earnings does not address the concern that injured workers are having to turn to other, less adequate sources of income support, when their claims are denied or terminated.

The substitution effect in the health care sector is more evident. The respondents in our sample had very poor health, not only in their self-reports, but also in the high rate of hospitalization reported by this group. With 20% of respondents reporting an overnight hospitalization in the past 12 months, and over 70% hospitalizations related to a work place injury, the potential shifting of the burden to the public health care system is clear. However, the number of respondents for these questions was very small, and more research with a larger sample is needed to determine the breadth and impact of this situation on the health care system.

The most serious limitation of this study is that it is not a random sample of permanently injured workers. The self-selection bias in the sample may well explain why our findings show changes in the same directions as those found by Ballantyne et al. (2010) study, but of a much

greater magnitude. However, as those researchers point out, theirs was not a random sample either. Even with access to WSIB data, there are constraints to achieving a representative sample of permanently injured workers because “there is no means to access a representative sample of non-claimants or denied-claimants” (Ballantyne, Vinneau, O’Hagan, Tompa, Endicott & Mantis, 2011)

Given that over 70% of respondents who were recruited through an organization advising or representing them to the WSIB, we can say that the findings confirm that the concerns expressed by the organizations may be quite widespread and pronounced in the population that use their services. Our sampling methods likely overstate the extent of these issues in the broader injured worker population; however, our sample of 291 respondents is sizeable. The depth of poverty and poor health described by these respondents illuminates the likelihood many injured workers in Ontario face substantial financial, emotional and health consequences from their injuries and dealings with the workers’ compensation system.

Conclusion

The results of this study concur with both Ballantyne et al.’s (2010) preliminary findings that permanently injured workers are at risk for job loss, income loss and poverty. This study’s unemployment rate of 57% is also in line with earlier OECD (2003) findings that the relative employment rate between people with and without disabilities is between 50 and 70%—“despite very different approaches to disability policy” (p. 33). It also supports the OECD’s more specific concern that Canada’s income security “system” is complex and confusing, and not up to the task of keeping its beneficiaries out of poverty (OECD, 2010). Perhaps one of the most disturbing aspect of this study is that all 291 respondents, by definition, were employed at the time of they acquired their disabilities. The vast majority, 87%, had permanent full-time jobs. Many were

receiving living wages, and most were over the age of 40 years. If our income security puts this population at risk for poverty, what are the implications for other populations at risk of poverty, particularly people with severe disabilities and disabilities from birth? How effective can various “poverty reduction” strategies be in the face of an income security system that puts people with an established attachment to the labour market at risk for poverty due to injury and disability? As the OECD points out, these concerns make the workers’ compensation system an important consideration in any future reform of Canadian income security programs. (OECD, 2010, p. 39)

Appendices for this report are available at www.injuredworkersonline.ca

Appendix A: 2010 Injured Workers and Poverty Survey

Appendix B: Questionnaire indemnisation des travailleurs

Appendix C: A Primer for the Administration of the *ONIWG Injured Workers and Poverty Survey 2010*

Appendix D: Recruitment Strategy

Appendix E: Recruitment material

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Tables and Figures

Table 1: *Reasons for Exclusion of Responses*

No consent	8
Injury not permanent or not in Ontario	22
Poor quality	15
Incomplete	40
Other	1
<hr/>	
Total	86

Table 2: *Age of Respondents by Gender*
(*n=283*)

Age years	Men		Women	
	n	%	n	%
15–24	2	1.2	0	0.0
25–29	3	1.9	1	0.8
30–39	14	8.9	11	8.8
40–49	47	29.7	36	28.8
50–55	31	19.6	39	31.2
56+	61	38.8	38	30.4
<hr/>				
Totals	158	100.1	125	100.0

Table 3: Education of Respondents (n=284)

Education Level	n	%
Did not finish high school	65	23
High school	68	24
High school plus some post secondary	57	20
Trades certificate	50	18
College diploma	72	25
University degree	37	13
Other	25	9
Total	284	132

Table 4: Changes in Family Situation from Before and After Work Place Injury (n=262)

<i>Relationship Before</i>	<i>Relationship After</i>	
	Yes n (%)	No n (%)
Yes	111 (49)	50 (22)
No	9 (4)	56 (25)

Table 5: Changes in Car Ownership from Before and After Work Place Injury (n=262)

<i>Owned Car Before</i>	<i>Owned Car After</i>	
	Yes n (%)	No n (%)
Yes	166 (63)	42 (16)
No	2 (1)	52 (20)

Table 6: Changes in Food Bank Use from Before and After Work Place Injury (n=264)

<i>Used Food Bank Before</i>	<i>Used Food Bank After</i>	
	Yes	No
	n (%)	n (%)
Yes	5 (1.9)	1 (0.4)
No	77 (29.2)	181 (68.6)

Table 7: Employment Status Before and After Work Place Injury

<i>Employment Status</i>	<i>Before</i>		<i>After</i>	
	n	%	n	%
Full-time	252	89	25	9
Part-time	31	11	23	9
Not working at the present time	0	0	154	57
Other	0	0	68	25
Total	285	100	270	100

Table 8: Changes in Full-Time Employment from Before and After Work place Injury (n=202)

<i>Full Time Before</i>	<i>Full-time After</i>	
	Yes n (%)	No n (%)
Yes	24 (12)	159 (79)
No	1 (0.4)	18 (9)

Table 9: Change in Personal Income by Category Before and After Injury

Annual Income	<i>Before Injury</i>		<i>After Injury</i>		<i>Difference</i>		
	\$	n	%	n	%	n	%
Low earners (<25,000)		27	14	126	66	-99	-52
Middle earners (25,000–49,999)		108	56	47	24	61	32
High earners (>49,999)		57	30	19	10	38	20
Totals		192	100	192	100		

Table 10: Income Trajectory of Permanent Full-time Workers

<i>Income Level Before Injury</i>		<i>Income Level After Injury</i>		
\$	n	n	n	n
		Stayed Low Earners	Became Middle Earners	Became High Earners
Low (<25,000)	27	26	1	0
		Become low earners	Stayed middle earners	Became high earners
Middle (25,000–49,999)	108	76	25	7
		Become low earners	Became middle earners	Stayed high earners
High (50,000+)	57	24	21	12
Totals	192	126	47	19

Figure 1: How did you find out about this survey?

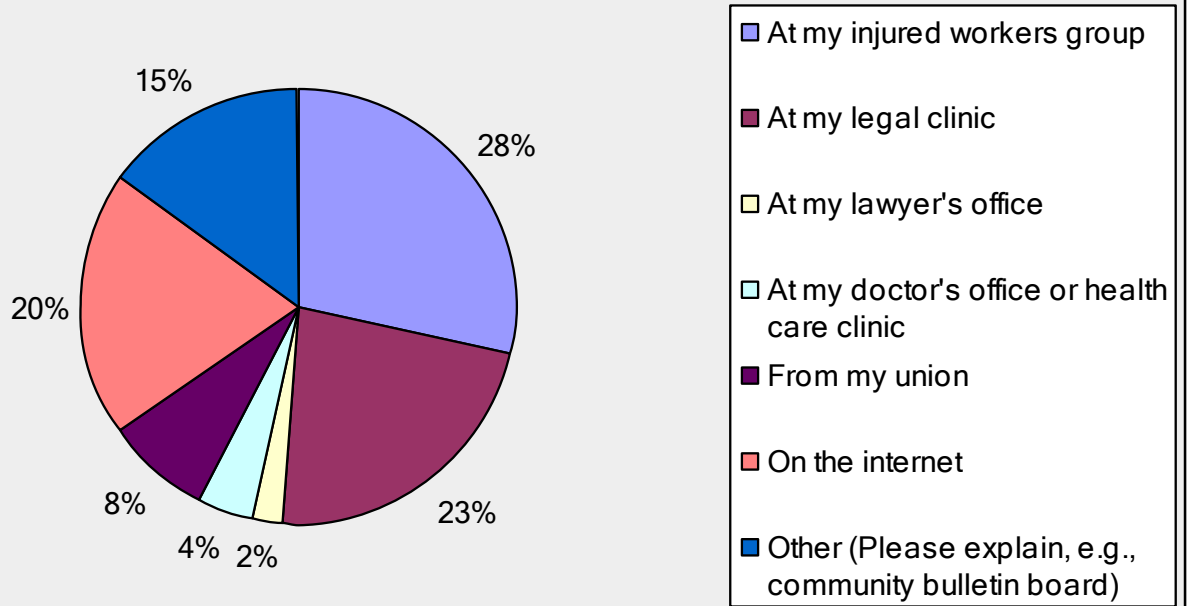


Figure 2: Respondents by region of Ontario (n=251)

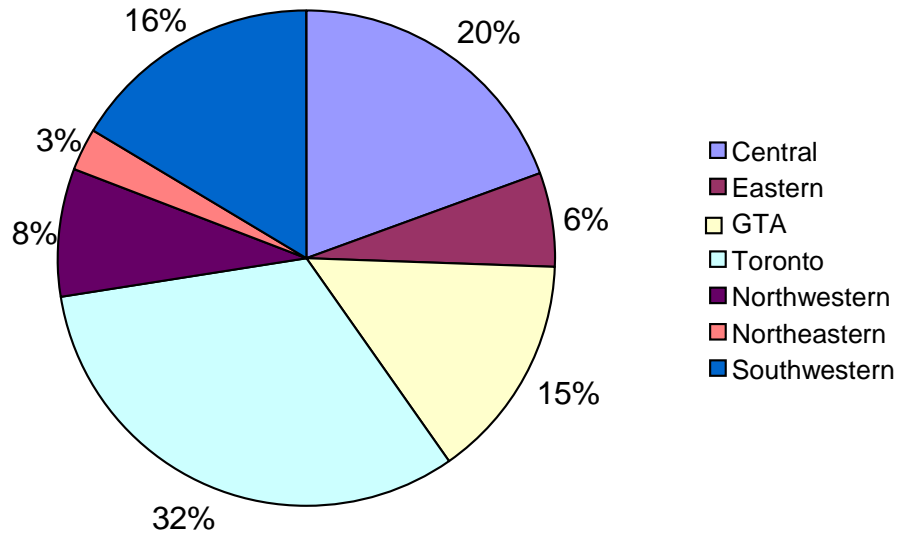
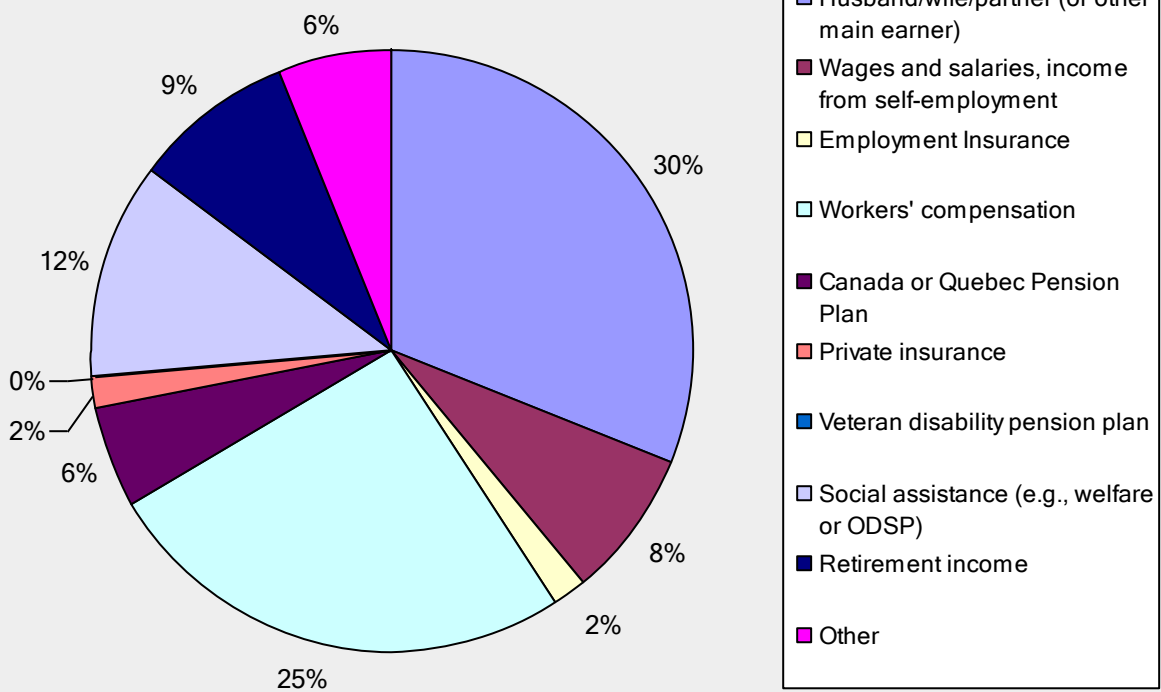


Figure 3: Income sources that gave households the most income after injury.





This survey is from the Ontario Network of Injured Workers' Groups (ONIWG). We are working with Bonnie Heath, a PhD student at York University, and a committee of injured workers and injured workers advocates to conduct this survey. ONIWG has been working for several years to gather information about the poverty many injured workers face.

If you were injured in Ontario AND, in your opinion, you have a permanent, work-related injury or illness, please help us gather information by filling in the survey. This survey should take you about 20 to 30 minutes. It looks long, but many questions can be answered very quickly.

How will this information be used?

ONIWG will use the information collected in this survey to raise awareness and advocate for changes on behalf of injured workers. This survey is anonymous: the WCB/WSIB will never find out who filled in this survey. Your name is not attached to the survey. We will put the report on the Injuredworkersonline.org web site, but the report will not reveal anyone's identity.

Voluntary participation

Participation is voluntary. You may change your mind and stop at any time. Some questions in this survey are very personal and may bring up bad memories of your experiences with work injury or illness. If you would like to have someone with you when you fill it out, please contact Bonnie Heath or the person or organization closest to you in the list below. If you start to feel anxious or depressed, please stop filling out the survey and call a friend or family member, your family doctor, or your local distress centre.

Survey assistance

Bonnie Heath (Toronto) injuredworkersurvey@gmail.com 416 519 6007;
Injured Workers Consultants (Toronto) 416 461 2411;
Jean Martel (Hamilton) jeanniehdwig@live.ca (905) 317-1832;
Steve Mantis (Thunder Bay) smantis@tbaytel.net 807 767 9633.

Please send completed surveys to

Bonnie Heath
3701 Lake Shore Blvd. W.
PO Box 48582
Etobicoke, ON M8W 1P0

1. Consent Form

I understand that this survey asks personal questions about my work injury or illness, my finances, and my health. Some of these questions may upset me or bring up bad memories. I understand that I can change my mind and stop filling out the survey at any time. I know that there are people I can call if I want to have someone with me when I fill out the survey.

I know that my name is not linked to the survey and that the WSIB will never find out the names of the people who fill out this survey. Whether I choose to answer none, some, or all of the questions will not affect my relationship with my workers' compensation representative, doctor or health care provider, or my workers' compensation claims or benefits in any way.

I understand that my information cannot be used unless I fill out a consent form.

Signature

Date

Name **(Please print)**

If you would like more information, please fill out the form below:

- I would like to get a copy of the report sent to me in the mail.
- I am willing to participate in an interview about my injury or illness.
- I would like more information about my local injured workers group.

If you checked any of the above, please give your contact information.

Street Address

City or Town

Province

Postal Code

Phone number (optional)

Email address (optional)

2. In YOUR OPINION, do you have a permanent, work-related injury or illness?

- Yes No

If you answered “No”, you should not fill out the rest of this survey. Thank you for your time and interest.

3. Did you get this permanent, work-related injury or illness while working at a job in Ontario?

- Yes No

If you answered “No”, you should not fill out the rest of this survey. Thank you for your time and interest.

4. How did you find out about this survey? **(Please check only one.)** If you saw the survey in more than one place, please check the one where you decided you would fill it out.)

- At my injured workers group
- At my legal clinic
- At my lawyer's office
- At my doctor's office or health care clinic
- From my union
- On the internet
- Other (Please explain, e.g., community bulletin board)

5. Are you a

- Man? Woman?

6. What year were you born?

19_____

7. Were you born in Canada?

- Yes No Prefer not to answer

8. If you answered “No” to Question 7 (you were NOT born in Canada) how long have you been a resident or citizen? **(Please choose only one.)**

- Less than 1 year
- 1 to 5 years
- 6 to 10 years
- More than 10 years

9. Where do you live now? **(Please include city/town and province.)**

City/Town	Province
-----------	----------

10. What is your education? **(Please check all that apply to you.)**

- Did not finish high school
- High school
- High school plus some post-secondary
- Trades certificate
- College diploma
- University degree
- Other (please specify)

11. What was your work situation BEFORE your permanent, work-related injury or illness? **(Please check only one.)**

- Permanent full-time
- Permanent part-time
- Temporary full-time (e.g., on contract, seasonal)
- Temporary part-time (e.g., on contract, seasonal)

12. BEFORE your permanent, work-related injury or illness what was YOUR personal gross (before-tax) yearly income from all sources? **(Please check only one.)**

- | | |
|--|--|
| <input type="radio"/> Up to \$4,999 | <input type="radio"/> \$25,000 to 34,999 |
| <input type="radio"/> \$5,000 to 9,999 | <input type="radio"/> \$35,000 to 49,999 |
| <input type="radio"/> \$10,000 to 14,999 | <input type="radio"/> \$50,000 to 74,999 |
| <input type="radio"/> \$15,000 to 19,999 | <input type="radio"/> \$75,000 and over |
| <input type="radio"/> \$20,000 to 24,999 | <input type="radio"/> Don't know |

13. BEFORE your permanent, work-related injury or illness, did you have a husband, wife, or common-law partner who lived with you?

- Yes No

If you answered “No” to Question 13, please skip to Question 15.

14. BEFORE your permanent, work-related injury or illness, what was your WIFE'S, HUSBAND'S, OR PARTNER'S (or other main earner in your household) gross (before-tax) yearly income?

- No spouse or other earner
- Up to \$4,999
- \$5,000 to 9,999
- \$10,000 to 14,999
- \$15,000 to 19,999
- \$20,000 to 24,999
- \$25,000 to 34,999
- \$35,000 to 49,999
- \$50,000 to 74,999
- \$75,000 and over
- Don't know

15. Have you ever received workers' compensation (WCB/WSIB) benefits?

- Yes
- No

16. What are the years that you received workers' compensation benefits (WCB/WSIB)?

	Month injury or illness began	Year injury or illness began	Month injury or illness ended (or ongoing)	Year injury or illness ended (or ongoing)
First injury or illness				
Second injury or illness				
Third injury or illness				
Fourth injury or illness				

17. Did you have one or more work-related injuries or illnesses for which you were off work AND you did NOT get WCB/WSIB benefits?

- Yes
- No

18. If you had time off because of a work-related injury or illness, **(you answered "Yes" to Question 17)** but did not get benefits, how long were you off work?

- Less than 1 month
- 1 to 6 months
- 7 months to 1 year
- More than 1 year

19. In what year did you have the injury or illness that you think left you permanently disabled? If you have more than one permanent disability, please give the year of injury/illness for each one.

Year of first injury or illness _____

Year of second injury or illness _____

Year of third injury or illness _____

Year of fourth injury or illness _____

20. Did workers' compensation (WCB/WSIB) say you have a permanent, work-related injury or illness?

Yes No Don't know

If yes, what was the year of that injury or illness?

Year of permanent injury or illness _____

21. Are you getting workers' compensation (WSIB) benefits now?

Yes No

If you answered "Yes" to Question 21, please go to Question 22.

If you answered "No" to Question 21, please go to Question 23.

22. How much money do you get from the WSIB? **Please give only one answer for "Range" and one answer for "How often?"**

\$ Range		How often?
<input type="radio"/> \$100–199	<input type="radio"/> \$700–799	<input type="radio"/> Every week
<input type="radio"/> \$200–299	<input type="radio"/> \$800-899	<input type="radio"/> Every 2 weeks
<input type="radio"/> \$300–399	<input type="radio"/> \$900-999	<input type="radio"/> Every month
<input type="radio"/> \$400–499	<input type="radio"/> \$1000–1099	
<input type="radio"/> \$500–599	<input type="radio"/> \$1100–1099	
<input type="radio"/> \$600–699	<input type="radio"/> \$1100–1499	
	<input type="radio"/> \$1500+	

23. Has the WCB/WSIB ever paid for you to go back to school or get training, (vocational rehabilitation or labour market re-entry [LMR])?

- Yes No Don't know

If you answered "Yes" to Question 23, please go to Question 24.

If you answered "No" to Question 23, please go to Question 32.

If you answered "Don't know" to Question 23, please go to Question 32.

24. **If you answered yes to Question 23**, please answer these questions about your training.

Month and year training started _____

Month Year

Month and year training ended _____

Month Year

I am currently doing the training. Yes No

25. Where did you take the training that the WCB/WSIB paid for?

- Community college
- Private school or college
- On the job with new employer
- Other (please specify in the box below)

26. Has the WCB/WSIB ever told you that you should be able to do certain types of jobs?

- Yes No

27. What kinds of job did the WCB/WSIB say you can do?

28. Did the school/training help you get the type of job that the WCB/WSIB said you could do?

- Yes No

If you answered “Yes” to Question 28, please go to Question 30.

If you answered, “No” to Question 28, please go to Question 29.

29. If no, please explain why the training didn't help you get a job. You may use the other side of the page if you need more room.

30. After the training or after the WCB/WSIB said you should be able to do certain types of jobs, did your workers' compensation benefits change? **Please check only one.**

- Yes, my benefits were cut off
- Yes, I got less money from WSIB
- Yes, I got more money from WSIB
- No, my benefits did not change

31. Did the training include information about how to find and get a new job?

- Yes No

32. What is your work situation now? **Please check only one.**

- Working full-time with accident employer
- Working part-time with accident employer
- Working full-time with new employer
- Working part-time with accident employer
- Occasional work
- Return to school
- Not working at the present time
- Retired
- Other (please specify)

If you have returned to school, please go to Question 35.

33. If you are retired, would you say your retirement was

- Voluntary (your choice)
- Not Voluntary (forced)

If you answered “Not voluntary” to Question 33, please go to Question 34.

If you answered “Voluntary” to Question 33, please go to Question 35.

34. If you are not working now or feel you were forced to retire, what are the reasons?

Check all that apply to you.

- My health condition or injury or illness prevents me from working
- I have not be able to find work (no jobs available)
- I would lose some or all of my current income if I got a job.
- I would lose my drug plan if I went to work.
- My family and friends have discouraged me from going to work.
- I worry that I will not be able to keep working because my injury or illness would get worse.
- I worry that I will get injured or ill again
- My training does not qualify me for the job.
- Other (please specify):

35. Do you have a husband, wife, or common-law partner that currently lives with you?

- Yes
- No

If you answered “No” to Question 35, please go to Question 38.

36. Right now, what is your husband/wife/partner's (or other main earner in your household) personal gross (before-tax) yearly income now from all sources? **Please check only one.**

- No spouse or other earner
- Up to \$4,999
- \$5,000 to 9,999
- \$10,000 to 14,999
- \$15,000 to 19,999
- \$20,000 to 24,999
- \$25,000 to 34,999
- \$35,000 to 49,999
- \$50,000 to 74,999
- \$75,000 and over
- Don't know

37. AFTER your injury or illness, what happened to your husband/wife/partner's income and employment? **Check only one.**

- Partner needed to earn more money (e.g., work more hours, take a second job)
- Partner had to stay at home more
- No effect on husband/wife/partner
- Other (please explain)

38. Right now, what are ALL the sources of income in your household? **Check all that apply.**

- Husband/wife/partner (or other main earner)
- Wages and salaries, income from self-employment
- Employment Insurance, including EI Sick Benefits
- Workers' compensation (WSIB)
- Disability pension from Canada or Quebec Pension Plan (CPP-D)
- Income from private insurance plans, such as private or employer disability insurance plan
- Veteran disability pension plan (DVA)
- Social assistance (e.g., welfare or ODSP)
- Retirement income (e.g., Canada Pension, Old Age Security, RRSPs, company pension)
- Other (e.g., savings, alimony, child support, scholarships)
- Other (please specify):

39. Right now, which source gives your household the most money? **Please check only one.**

- Husband/wife/partner (or other main earner)
- Wages and salaries, income from self-employment
- Employment Insurance, including EI Sick Benefits
- Workers' compensation (WSIB)
- Disability pension from Canada or Quebec Pension Plan (CPP-D)
- Income from private insurance plans, such as private or employer disability insurance plan
- Veteran disability pension plan (DVA)
- Social assistance (e.g., welfare or ODSP)
- Retirement income (e.g., Canada Pension, Old Age Security, RRSPs, company pension)
- Other (e.g., savings, alimony, child support, scholarships)
- Other Please specify:

40. Right now, what is YOUR personal gross (before-tax) yearly income from all sources, including WCB/WSIB? **Check only one.**

- | | |
|--|--|
| <input type="radio"/> Up to \$4,999 | <input type="radio"/> \$25,000 to 34,999 |
| <input type="radio"/> \$5,000 to 9,999 | <input type="radio"/> \$35,000 to 49,999 |
| <input type="radio"/> \$10,000 to 14,999 | <input type="radio"/> \$50,000 to 74,999 |
| <input type="radio"/> \$15,000 to 19,999 | <input type="radio"/> \$75,000 and over |
| <input type="radio"/> \$20,000 to 24,999 | <input type="radio"/> Don't know |

41. How many people live in your household? Include yourself, your wife/husband/partner, your children, and others who live with you.

The number of people in my household is _____

42. If you do not have a husband, wife, or partner, please skip this question.
 If you have a husband, wife, or partner, what happened in your relationship since your work-related injury or illness?

- No change
- Our relationship has become stronger
- My partner still lives with me, but we are not as happy as we used to be
- We are separated/divorced
- Other (please explain)

43. The following statements looks at how you have felt or acted over the last week. How do the following statements apply to you on a scale of 1 to 4?

- 1 = none or rarely, meaning less than once a day**
- 2 = some or a little of the time, meaning 1 or 2 days a week**
- 3 = some of the time, meaning 3 or 4 days a week**
- 4 = most or all of the time, meaning 5 to 7 days a week**

	1	2	3	4
You were bothered by things that usually don't bother you.				
You did not feel like eating: your appetite was poor.				
You felt that you could not shake off the blues even with help from your family or friends.				
You felt that you were just as good as other people.				
You had trouble keeping your mind on what you were doing.				
You felt depressed.				
You felt that everything you did was an effort.				
You felt hopeful about the future.				
You thought your life had been a failure.				
You felt fearful.				
Your sleep was restless.				
You were happy.				
You talked less than usual.				
You felt lonely.				
People were unfriendly.				
You enjoyed life.				
You had crying spells.				
You felt sad.				
You felt that people dislike you.				
You could not get "going".				

44. In the past six months, have you ever considered suicide?

- Yes No

45. If you could choose only one, what would you say is the major source of stress in your life right now? **Please check only one.**

- Work
 Lack of work
 Family
 Friends
 Personal health
 Financial
 Dealing with compensation system
 Dealing with accident employer
 Dealing with the medical profession
 Other (please explain)

46. BEFORE your injury or illness, did you ever use a food bank, soup kitchen or other sources of free meals in the community?

- Yes No

47. In the last six months, have you used a food bank, soup kitchen or other sources of free meals in the community now?

- Yes No

48. How often do you use food banks or other community food programs? **Please check only one.**

- Weekly
 Monthly
 From time to time

49. Have you changed your housing since your permanent, work-related injury or illness?

- Yes No

50. How has your housing changed? **Check all that apply to you.**

- Sold your house or condo and started renting a home
- Moved to a more expensive rental house or apartment
- Moved to a cheaper house that you own
- Moved to a more expensive house that you own
- Moved to subsidized housing
- Moved in with friends or family
- Other (please explain)

51. At the time of your injury or illness, did you own a car?

- Yes No

52. Do you now own a car?

- Yes No

If you used to own a car and do not now, why do you no longer own a car?

53. In general, would you say your health is

- Excellent?
- Very good?
- Good?
- Fair?
- Poor?

54. As compared to one year ago, how would you say health is now? Is it

- Much better than 1 year ago?
- Somewhat better now than 1 year ago?
- About the same?
- Somewhat worse now than 1 year ago?
- Much worse now than 1 year ago?

55. Compared to the day before your permanent, work-related injury or illness began, how would you say your health is now? Is it

- Much better now than the day before my work-related injury or illness?
- Somewhat better now than the day before my work-related injury or illness?
- About the same as the day before my work-related injury or illness?
- Somewhat worse now than the day before my work-related injury or illness?
- Much worse now than the day before my work-related injury or illness?

56. In the past 12 months, was there ever a time when you felt you needed health care services, but couldn't get them?

- Yes
- No

57. What kind of health care service did you need that you couldn't get? Please check all that apply to you.

- Family doctor
- Medical specialist
- Physiotherapist
- Occupational therapist
- Massage therapist
- Chiropractor
- Home care (such as nursing, help with the housework)
- Other (please specify)

58. In the past 12 months, have you had to stay overnight in a hospital?

- Yes
- No

59. Was this hospital stay related to your permanent, work-related injury or illness?

- Yes
- No

60. In the past 12 months, were you ever UNABLE TO GET medications or health products you were supposed to or wanted to use, because of the cost?

- Yes No

61. In the past 12 months, did you ever use your medication or health products LESS OFTEN than you were supposed to, because of the cost?

- Yes No

62. In the past 12 months, have you attended a meeting of an injured worker group?

- Yes No Don't remember

63. Is there anything else about your situation that you think we should know? If you need more room, please use the other side of the page.

Thank you for completing this survey. The information you have given is valuable and will be kept anonymous and confidential.



L'union fait la force

La présente enquête est réalisée par l'Ontario Network of Injured Workers Groups (ONIWG) en collaboration avec Bonnie Heath, étudiante au doctorat à l'Université York et un comité de travailleurs victimes d'un accident du travail, ainsi que des défenseurs de ces travailleurs. L'ONIWG recueille depuis plusieurs années des informations sur la pauvreté qui touche de nombreuses victimes d'un accident du travail.

Si vous avez été blessé(e) en Ontario ET qu'à votre avis, vous avez une maladie ou blessure permanente liée au travail, nous vous serions reconnaissants de nous aider à recueillir de l'information, en répondant à ce questionnaire. Cela devrait vous demander de 20 à 30 minutes. Le questionnaire semble long, mais bon nombre de questions se répondent très rapidement.

Comment cette information sera-t-elle utilisée?

L'ONIWG se servira des renseignements recueillis au cours de cette enquête pour sensibiliser les gens et préconiser des changements au nom des victimes d'accident du travail. Cette enquête est anonyme : la CAT/CSPAAT ne saura jamais qui a répondu au questionnaire. Votre nom n'est pas joint au questionnaire. Nous afficherons le rapport sur le site Web *Injuredworkersonline.org*, qui ne révélera l'identité de personne.

Participation volontaire

Votre participation est volontaire. Vous pouvez changer d'avis et vous arrêter à tout moment. Certaines des questions dans le cadre de cette enquête sont très personnelles, et peuvent ramener de mauvais souvenirs liés à votre **maladie professionnelle ou votre accident au travail**. Si vous souhaitez que quelqu'un soit à votre côté au moment où vous remplirez le questionnaire, veuillez communiquer avec Bonnie Heath ou la personne ou l'organisation de la liste ci-dessous la plus proche. Si vous devenez anxieux(se) ou déprimé(e), s'il vous plaît, arrêtez de répondre à l'enquête et appelez un ami ou un membre de votre famille, votre médecin de famille ou votre centre d'aide et d'écoute local.

Aide à l'égard de l'enquête

Bonnie Heath (Toronto) injuredworkersurvey@gmail.com 416-519-6007

Consultants auprès des victimes d'un accident du travail (Toronto) 416-461-2411

Jean Martel (Hamilton) jeanniehdwig@live.ca 905-317-1832;

Steve Mantis (Thunder Bay) smantis@tbaytel.net 807-767-9633.

Prière d'envoyer votre questionnaire rempli à

Bonnie Heath

3701, boulevard Lake Shore Ouest

B.P. 48582

Etobicoke (Ontario) 1P0 M8W

1. Formulaire de consentement

Je comprends que cette enquête comporte des questions personnelles sur mon accident de travail ou ma maladie professionnelle, mes finances et ma santé. Certaines de ces questions peuvent me déranger ou ramener de mauvais souvenirs. Je comprends que je peux changer d'idée et cesser de remplir le questionnaire en tout temps. Je sais qu'il y a des personnes que je peux appeler si je souhaite avoir quelqu'un à mon côté au moment de répondre au questionnaire.

Je sais que mon nom n'est pas lié à l'enquête et que la CSPAAT ne connaîtra jamais le nom des personnes qui remplissent ce questionnaire. Que je choisisse de répondre à une partie, à la totalité ou à aucune des questions, cela n'aura pas d'effet sur mes rapports avec mon représentant aux fins de l'indemnisation des victimes d'accident du travail, le médecin ou le prestataire de soins de santé, ou sur ma demande d'indemnisation ou mes prestations de victime d'accident du travail, de quelque façon que ce soit.

Je comprends que mes renseignements ne peuvent pas être utilisés, à moins que je remplisse un formulaire de consentement.

Signature

Date

Nom **(en caractères d'imprimerie, s.v.p.)**

Si vous souhaitez de plus amples renseignements, s'il vous plaît, cochez ci-dessous :

J'aimerais qu'on m'envoie une copie du rapport par la poste.

Je suis disposé(e) à participer à une entrevue au sujet de ma blessure ou ma maladie.

Je voudrais plus d'informations sur le groupe local des victimes d'accident du travail.

Si vous avez coché l'un des choix ci-dessus, veuillez fournir vos coordonnées.

Adresse municipale

Ville

Province

Code postal

Numéro de téléphone (facultatif)

Adresse e-mail (facultatif)

2. À VOTRE AVIS, avez-vous une blessure ou une maladie professionnelle permanente?
o Oui o Non

Si vous avez répondu «Non», ne remplissez pas le reste du questionnaire. Nous vous remercions du temps et de l'intérêt que vous nous avez accordés.

3. Avez-vous acquis cette incapacité permanente à la suite d'un accident du travail ou d'une maladie professionnelle alors que vous travailliez en Ontario?
o Oui o Non

Si vous avez répondu «Non», ne remplissez pas le reste du questionnaire. Nous vous remercions du temps et de l'intérêt que vous nous avez accordés.

4. Comment avez-vous entendu parler de cette enquête? (**S'il vous plaît, ne cochez qu'une case.**) Si vous avez vu l'enquête à plus d'un endroit, s'il vous plaît, cochez l'endroit où vous avez décidé de répondre au questionnaire.

- Dans mon groupe des victimes d'accident du travail
- À ma clinique juridique
- Dans le bureau de mon avocat
- Au bureau de mon médecin ou dans une clinique de soins de santé
- Au près de mon syndicat
- Sur Internet
- Autre (Veuillez expliquer, p. ex., un babillard communautaire)

5. Êtes-vous un(e)
o Homme? o Femme?

6. En quelle année êtes-vous né(e)?
19____

7. Êtes-vous né(e) au Canada?
o Oui o Non o Préfère ne pas répondre

8. Si vous avez répondu «Non» à la question 7 (vous n'êtes pas né(e) au Canada), depuis combien de temps êtes-vous résident(e) ou citoyen(ne)? (**S'il vous plaît, ne cochez qu'une seule réponse.**)

- Moins d'un an
- De 1 à 5 ans
- De 6 à 10 ans
- Plus de 10 ans

9. Où habitez-vous maintenant? (**S'il vous plaît, indiquez la ville et la province.**)

Ville

Province

10. Quelle formation avez-vous? (**S'il vous plaît, cochez toutes les réponses qui s'appliquent.**)

- N'ai pas terminé l'école secondaire
- Études secondaires
- Études secondaires et une partie du postsecondaire
- Certificat de compétence
- Diplôme d'un collège
- Diplôme universitaire
- Autre (s'il vous plaît, précisez)

11. Quelle était votre situation de travail AVANT votre accident du travail ou votre maladie professionnelle? (**S'il vous plaît, ne cochez qu'une case.**)

- Permanent à temps plein
- Permanent à temps partiel
- Temporaire à temps plein (p. ex., à contrat, saisonnier)
- Temporaire à temps partiel (p. ex., à contrat, saisonnier)

12. AVANT votre incapacité permanente à la suite d'un accident du travail ou d'une maladie professionnelle, quel était votre revenu annuel brut (avant impôt) personnel total (toutes sources réunies)? (**Ne cochez qu'une case.**)

- Inférieur à 4 999 \$
- 5 000 \$ à 9 999 \$
- 10 000 \$ à 14 999 \$
- 15 000 \$ à 19 999 \$
- 20 000 \$ à 24 999 \$
- 25 000 \$ à 34 999 \$
- 35 000 \$ à 49 999 \$
- 50 000 \$ à 74 999 \$
- 75 000 \$ et plus
- Ne sais pas

13. AVANT votre incapacité permanente à la suite d'un accident du travail ou d'une maladie professionnelle, est-ce qu'un conjoint - mari, femme ou conjoint de fait - habitait avec vous?

- Oui Non

Si vous avez répondu «Non» à la question 13, veuillez passer à la question 15.

14. AVANT votre incapacité permanente à la suite d'un accident du travail ou d'une maladie professionnelle, quel était le revenu annuel brut (avant impôt) de votre conjoint (ou un autre soutien de famille principal à votre résidence)?

- Pas de conjoint, ni autre soutien
- Inférieur à 4 999 \$
- 5 000 \$ à 9 999 \$
- 10 000 \$ à 14 999 \$
- 15 000 \$ à 19 999 \$
- 20 000 \$ à 24 999 \$
- 25 000 \$ à 34 999 \$
- 35 000 \$ à 49 999 \$
- 50 000 \$ à 74 999 \$
- 75 000 \$ et⁺
- Ne sais pas

15. Avez-vous déjà reçu des prestations d'indemnisation des travailleurs (CAT/CSPAAT)?

- Oui Non

16. Au cours de quelles années avez-vous reçu des prestations d'indemnisation des travailleurs (CAT/CSPAAT)?

	Mois de l'accident ou du début de la maladie	Année de l'accident ou du début de la maladie	Mois de la guérison des blessures ou de la fin de la maladie (ou en cours)	Année de la guérison des blessures ou de la fin de la maladie (ou en cours)
Premier accident ou maladie				
Deuxième accident ou maladie				
Troisième accident ou maladie				

17. Avez-vous eu une ou plusieurs blessure(s) ou maladie(s) liée(s) au travail, vous ayant empêché(e) de travailler, pour laquelle (lesquelles) vous n'avez PAS reçu de prestations de la CAT/CSPAAT?

- Oui Non

18. Si vous avez été absent(e) du travail en raison d'une blessure liée au travail ou d'une maladie (**vous avez répondu «Oui» à la question 17**), mais n'avez pas touché de prestations, pendant combien de temps avez-vous été absent(e) du travail?

- Moins de 1 mois
- 1 à 6 mois
- 7 mois à 1 an
- Plus de 1 an

19. En quelle année avez-vous eu la blessure ou la maladie qui, selon vous, vous a laissé une incapacité permanente? Si vous avez plus d'une incapacité permanente, s'il vous plaît, précisez l'année de chaque blessure ou maladie.

Année de la première blessure ou maladie _____

Année de la deuxième blessure ou maladie _____

Année de la troisième blessure ou maladie _____

Année de la quatrième blessure ou maladie _____

20. Est-ce que l'organisme responsable de l'indemnisation des travailleurs (CAT/CSPAAT) a dit que vous aviez une blessure ou une maladie permanente liée au travail?

- Oui
- Non
- Ne sais pas

Si oui, quelle était l'année de cette blessure ou maladie?

Année de la blessure permanente ou la maladie _____

21. Recevez-vous des prestations d'indemnisation des travailleurs (CSPAAT) maintenant?

- Oui
- Non

Si vous avez répondu «Oui» à la question 21, s'il vous plaît, répondez à la question suivante.

Si vous avez répondu «Non» à la question 21, s'il vous plaît, passez à la question 23.

22. Combien d'argent recevez-vous de la CSPAAT? **S'il vous plaît, ne donnez qu'une réponse pour la partie « Fourchette » et une réponse pour la partie « Fréquence ».**

Fourchette \$		Fréquence
<input type="radio"/> 100 \$ - 199 \$	<input type="radio"/> 700 \$ - 799 \$	<input type="radio"/> Toutes les semaines
<input type="radio"/> 200 \$ - 299 \$	<input type="radio"/> 800 \$ - 899 \$	<input type="radio"/> Toutes les 2 semaines
<input type="radio"/> 300 \$ - 399 \$	<input type="radio"/> 900 \$ - 999 \$	<input type="radio"/> Tous les mois
<input type="radio"/> 400 \$ - 499 \$	<input type="radio"/> 1 000 \$ - 1 099 \$	
<input type="radio"/> 500 \$ - 599 \$	<input type="radio"/> 1 100 \$ - 1 499 \$	
<input type="radio"/> 600 \$ - 699 \$	<input type="radio"/> 1 500 \$ +	

23. La CAT/CSPAAT vous a-t-elle déjà payé(e) pour retourner aux études ou suivre une formation (réadaptation professionnelle ou réintégration au marché du travail)?

Oui Non Ne sais pas

Si vous avez répondu «Oui» à la question 23, s'il vous plaît , répondez à la question suivante.

Si vous avez répondu «Non» ou «Ne sais pas» à la question 23, s'il vous plaît , passez à la question 32.

24. **Si vous avez répondu « Oui » à la question 23**, s'il vous plaît , répondez aux questions suivantes concernant votre formation.

Mois et année du début de la formation _____

Mois Année

Mois et année de la fin de la formation _____

Mois Année

Je suis en train de suivre la formation. Oui Non

25. Où avez-vous reçu la formation que la CAT/CSPAAT a payée?

Collège communautaire

École ou collège privé

Au travail auprès d'un nouvel employeur

Autre (s'il vous plaît, précisez dans la case ci-dessous)

26. La CAT/CSPAAT vous a-t-elle déjà dit que vous devriez être en mesure d'occuper certains types d'emplois?

Oui Non

27. Quels types d'emplois la CAT/CSPAAT a-t-elle dit que vous pouviez occuper?

28. La formation vous a-t-elle aidé(e) à obtenir le type d'emploi dont la CAT/CSPAAT vous a parlé?

Oui Non

Si vous avez répondu «Oui» à la question 28, s'il vous plaît , passez à la question 30.

Si vous avez répondu «Non» à la question 28, s'il vous plaît , répondez à la question suivante.

29. Si non, expliquez pourquoi la formation ne vous a pas aidé(e) à trouver un emploi. Servez-vous de l'endos de cette page si vous avez besoin de plus d'espace.

30. Après la formation ou une fois que la CAT/CSPAAT vous a dit que vous deviez être en mesure d'occuper certains types d'emplois, vos prestations d'indemnisation des travailleurs ont-elles été modifiées? **S'il vous plaît, ne cochez qu'une case.**

- Oui, mes prestations ont été coupées.
- Oui, j'ai eu moins d'argent de la CSPAAT.
- Oui, j'ai eu plus d'argent de la CSPAAT.
- Non, mes prestations sont restées les mêmes.

31. La formation incluait-elle de l'information sur la façon de trouver et d'obtenir un nouvel emploi?

- Oui Non

32. Quelle est votre situation professionnelle actuelle? **S'il vous plaît, ne cochez qu'une case.**

- Travail à temps plein chez l'employeur où j'ai eu l'accident
- Travail à temps partiel chez l'employeur où j'ai eu l'accident
- Travail à temps plein chez un nouvel employeur
- Travail à temps partiel chez un nouvel employeur
- Travail occasionnel
- Retour aux études
- Sans travail à l'heure actuelle
- Retraité(e)
- Autre (précisez, s'il vous plaît)

Si vous êtes retourné(e) aux études, s'il vous plaît , passez à la question 35.

33. Si vous êtes à la retraite, diriez-vous votre retraite a été
- Volontaire (votre choix)?
 - Non volontaire (forcée)?

Si vous avez répondu «Non volontaire» à la question 33, s'il vous plaît , répondez à la question suivante.

Si vous avez répondu «Volontaire» à la question 33, s'il vous plaît , passez à la question 35.

34. Si vous ne travaillez pas actuellement ou si vous avez l'impression que vous avez été forcé(e) de prendre votre retraite, quelles en sont les raisons?

Cochez tout ce qui s'applique à vous.

- Mon état de santé, ma blessure ou ma maladie m'empêche de travailler.
- Je n'ai pas été en mesure de trouver du travail (pas d'emplois disponibles).
- Je perdrais une partie ou la totalité de mes revenus actuels, si j'avais un emploi.
- Je perdrais mon régime d'assurance-médicaments, si j'allais travailler.
- Ma famille et mes amis m'ont déconseillé d'aller travailler.
- Je crains que, si je travaille, je ne serai pas en mesure de continuer de le faire, parce que ma blessure ou une maladie s'aggraveront.
- Je crains de me blesser ou de tomber malade de nouveau.
- Ma formation ne me qualifie pour un emploi.
- Autre (précisez, s'il vous plaît) :

35. Est-ce qu'un conjoint – mari, femme, conjoint de fait - vit actuellement avec vous?
- Oui
 - Non

Si vous avez répondu «Non» à la question 35, s'il vous plaît, passez à la question 38.

36. Quel est actuellement le revenu annuel brut (avant impôt) personnel total (toutes sources réunies) de votre conjoint (mari, femme, conjoint de fait) ou d'un autre soutien de famille principal à votre résidence? **Ne cochez qu'une case.**

- Pas de conjoint, ni autre soutien
- Inférieur à 4 999 \$
- 5 000 \$ à 9 999 \$
- 10 000 \$ à 14 999 \$
- 15 000 \$ à 19 999 \$
- 20 000 \$ à 24 999 \$
- 25 000 \$ à 34 999 \$
- 35 000 \$ à 49 999 \$
- 50 000 \$ à 74 999 \$
- 75 000 \$ et +
- Ne sais pas

37. APRÈS votre blessure ou votre maladie, que sont devenus le revenu et l'emploi de votre conjoint (mari, femme, conjoint de fait)? **Cochez une seule case.**
- Mon conjoint a dû gagner plus (p. ex., faire plus d'heures, prendre un deuxième emploi).
 - Mon conjoint a dû rester davantage à la maison.
 - Pas d'effet sur mon conjoint
 - Autre (précisez, s'il vous plaît) _____

38. Quelles sont actuellement TOUTES les sources de revenus à votre résidence?

Cochez toutes les réponses qui s'appliquent.

- Conjoint (mari, femme, conjoint de fait) ou autre soutien de famille principal
- Traitements et salaires, revenu de travailleur autonome
- Assurance-emploi, y compris des prestations de maladie de l'assurance-emploi
- Indemnisation des travailleurs (CSPAAT)
- Pension d'invalidité du Régime de pensions du Canada (RPC-I) ou de la Régie des rentes du Québec (RRQ)
- Revenu de régimes privés d'assurance, tels qu'un régime d'assurance-invalidité privé ou de l'employeur
- Pension d'invalidité des anciens combattants (DVA)
- Aide sociale (p. ex., « bien-être » ou aide du POSPH)
- Revenu de retraite (p. ex., Régime de pensions du Canada, Sécurité de la vieillesse, REER, pension d'entreprise)
- Autre (p. ex., épargnes, pension alimentaire personnelle, pension alimentaire d'un enfant, bourse d'études)
- Autre (s'il vous plaît, précisez) : _____

39. À l'heure actuelle, quelle est la source de revenu plus importante à votre résidence? **S'il vous plaît, ne cochez qu'une réponse.**

- Conjoint (mari, femme, conjoint de fait) ou autre soutien de famille principal
- Traitements et salaires, revenu de travailleur autonome
- Assurance-emploi, y compris des prestations de maladie de l'assurance-emploi
- Indemnisation des travailleurs (CSPAAT)
- Pension d'invalidité du Régime de pensions du Canada (RPC-I) ou de la Régie des rentes du Québec (RRQ)
- Revenu de régimes privés d'assurance, tels qu'un régime d'assurance-invalidité privé ou de l'employeur
- Pension d'invalidité des anciens combattants (DVA)
- Aide sociale (p. ex., « bien-être » ou aide du POSPH)
- Revenu de retraite (p. ex., Régime de pensions du Canada, Sécurité de la vieillesse, REER, pension d'entreprise)
- Autre (p. ex., épargnes, pension alimentaire personnelle, pension alimentaire d'un enfant, bourse d'études)
- Autre (s'il vous plaît, précisez) : _____

40. À l'heure actuelle, quel est VOTRE revenu annuel brut (avant impôt) personnel total (toutes sources réunies), incluant les prestations de la CAT/CSPAAT? **Cochez une seule case.**

- Inférieur à 4 999 \$
- 5 000 \$ à 9 999 \$
- 10 000 \$ à 14 999 \$
- 15 000 \$ à 19 999 \$
- 20 000 \$ à 24 999 \$
- 25 000 \$ à 34 999 \$
- 35 000 \$ à 49 999 \$
- 50 000 \$ à 74 999 \$
- 75 000 \$ et +
- Ne sais pas

41. Combien de personnes vivent à votre résidence? Comptez-vous, votre conjoint (mari, femme, conjoint de fait), vos enfants et les autres personnes qui vivent avec vous, le cas échéant.

À ma résidence, il y a _____ personne(s).

42. Si vous n'avez pas de conjoint (mari, femme, conjoint de fait), passez à la question 43.

Si vous avez un conjoint (mari, femme, conjoint de fait), est-ce votre relation a changé depuis votre accident du travail ou votre maladie?

- Aucun changement
- Notre relation est devenue plus forte.
- Mon conjoint vit toujours avec moi, mais nous ne sommes plus aussi heureux que nous l'étions.
- Nous sommes séparés ou nous avons divorcé.
- Autre (expliquez, s'il vous plaît)

43. Les énoncés suivants concernent la façon dont vous êtes senti(e) ou vous avez agi au cours de la semaine dernière.

À quel point les énoncés suivants s'appliquent-ils à vous, sur une échelle de 1 à 4?

1 = Aucunement ou rarement, ce qui signifie moins d'une fois par jour

2 = Peu souvent, ce qui signifie 1 ou 2 jours par semaine

3 = Parfois, ce qui signifie 3 ou 4 jours par semaine

4 = La plupart du temps ou tout le temps, ce qui signifie 5 à 7 jours par semaine

Vous avez été dérangé(e) par des choses qui, habituellement, ne vous dérangent pas.	1	2	3	4
Vous n'aviez pas envie de manger : vous aviez peu d'appétit.	1	2	3	4
Vous aviez l'impression de ne pas pouvoir vous débarrasser d'une certaine tristesse, même avec l'aide de votre famille ou d'amis.	1	2	3	4
Vous vous sentiez aussi bon(ne) que les autres.	1	2	3	4
Vous aviez eu du mal à vous concentrer sur ce que vous faisiez.	1	2	3	4
Vous vous sentiez déprimé(e).	1	2	3	4
Vous aviez l'impression que tout ce que vous faisiez demandait un effort.	1	2	3	4
Vous étiez confiant(e) pour l'avenir.	1	2	3	4
Vous pensiez que votre vie avait été un échec.	1	2	3	4
Vous aviez peur.	1	2	3	4
Votre sommeil a été agité.	1	2	3	4
Vous étiez heureux(se).	1	2	3	4
Vous avez parlé moins que d'habitude.	1	2	3	4
Vous vous sentiez seul(e).	1	2	3	4
Les gens étaient hostiles.	1	2	3	4
Vous avez aimé la vie.	1	2	3	4
Vous avez eu des crises de larmes.	1	2	3	4
Vous vous sentiez triste.	1	2	3	4
Vous aviez l'impression que les gens ne vous aimaient pas.	1	2	3	4
Vous n'arriviez pas à « démarrer » vos journées.	1	2	3	4

44. Au cours des six derniers mois, avez-vous déjà pensé au suicide?

Oui Non

45. Si vous pouvez choisir une seule réponse, qu'est-ce qui selon vous constitue la principale source de stress dans votre vie maintenant? **Ne cochez qu'une case.**

- Le travail
- Le manque de travail
- La famille
- Les amis
- Ma santé
- Les finances
- Les rapports avec le système de compensation
- Les rapports avec l'employeur où j'ai eu mon accident
- Les rapports avec la profession médicale
- Autre (expliquez, s'il vous plaît)

46. AVANT votre blessure ou votre maladie, aviez-vous déjà eu recours à une banque alimentaire, une soupe populaire ou d'autres sources de repas gratuits dans la communauté?

- Oui Non

47. Au cours des six derniers mois, avez-vous eu recours à une banque alimentaire, une soupe populaire ou d'autres sources de repas gratuits dans la communauté?

- Oui Non

48. Le cas échéant, à quelle fréquence avez-vous recours aux banques alimentaires ou à d'autres programmes d'alimentation communautaires? **S'il vous plaît, cochez une seule case.**

- Toutes les semaines
- Tous les mois
- À l'occasion

49. Avez-vous changé de logement depuis votre incapacité permanente à la suite d'un accident du travail ou d'une maladie professionnelle?

- Oui Non

50. Le cas échéant, en quoi votre logement a-t-il changé? **Cochez tout ce qui s'applique à vous.**

- Vendu votre maison ou votre condo et loué une maison
- Déménagé dans une maison louée, ou un appartement, plus chère(e)
- Déménagé dans une maison moins chère que la vôtre
- Déménagé dans une maison plus chère que la vôtre
- Déménagé dans un logement subventionné
- Emménagé avec des amis ou des membres de la famille
- Autre (expliquez, s'il vous plaît)

51. Au moment de votre blessure ou votre maladie, aviez-vous une voiture?

- Oui Non

52. Avez-vous une voiture maintenant?

- Oui Non

Si vous aviez une voiture et que vous n'en avez plus maintenant, pourquoi?

53. Diriez-vous qu'en général, votre santé est

- Excellente?
- Très bonne?
- Bonne?
- Passable?
- Mauvaise?

54. Par rapport à il y a un an, diriez-vous que votre santé est

- Beaucoup meilleure?
- Un peu meilleure?
- À peu près la même?
- Un peu moins bonne?
- Beaucoup moins bonne?

55. Par rapport au jour précédent votre incapacité permanente à la suite d'un accident du travail ou d'une maladie professionnelle, diriez-vous que votre santé est

- Beaucoup meilleure?
- Un peu meilleure?
- À peu près la même?
- Un peu moins bonne?
- Beaucoup moins bonne?

56. Au cours des 12 derniers mois, y a-t-il eu un moment où vous avez senti que vous aviez besoin de services de santé, sans que vous ayez pu les obtenir?

- Oui Non

57. Le cas échéant, de quel type de services de santé aviez-vous besoin sans pouvoir les obtenir? S'il vous plaît, cochez tout ce qui s'applique à vous.

- Médecin de famille
- Médecin spécialiste
- Physiothérapeute
- Ergothérapeute
- Massothérapeute
- Chiropraticien
- Soins à domicile (comme des soins infirmiers, aide aux travaux ménagers)
- Autre (précisez, s'il vous plaît)

58. Au cours des 12 derniers mois, avez-vous dû passer une nuit à l'hôpital?

- Oui Non

59. Ce séjour à l'hôpital était-il lié à votre incapacité permanente à la suite d'un accident du travail ou d'une maladie professionnelle?

- Oui Non

60. Au cours des 12 derniers mois, vous a-t-il été impossible d'obtenir les médicaments ou les produits médicaux que vous deviez avoir, ou que vous vouliez avoir, en raison du coût?

- Oui Non


61. Au cours des 12 derniers mois, avez-vous consommé vos médicaments ou utilisé vos produits médicaux MOINS souvent que vous étiez censé le faire, en raison du coût?

- Oui Non

62. Au cours des 12 derniers mois, avez-vous assisté à une réunion d'un groupe de victimes d'accidents du travail?

- Oui Non Je ne me souviens pas.

63. Y at-il autre chose au sujet de votre situation que vous estimez utile de nous communiquer? Si vous besoin de plus d'espace, nous vous invitons à vous servir du verso de cette page.

A large, empty rectangular box with a thin black border, intended for the respondent to provide additional information or comments regarding their situation.

Merci d'avoir rempli ce questionnaire. L'information que vous avez donnée est précieuse et elle demeurera anonyme et confidentielle.

A Primer for the Administration of the ONIWG Injured Workers and Poverty Survey 2010

As a volunteer helping in the administration of the **Ontario Network of Injured Workers' Groups' 2010 Injured Workers and Poverty Survey**, you likely already know how to show empathy to others. Therefore, you already have the skills to help injured workers taking the survey, in particular if anyone has an adverse emotional reaction to some of the questions. Your ability to show that you understand the emotions from the worker's perspective will help both the respondent and the research.

Here are some suggestions for a variety of emotional responses and situations.

IMPORTANT

Take suicidal comments seriously! If risk is high, call 911. While waiting the response, do the following:

- Do not leave the person alone.
- Ask them if there is anyone they need you to contact on their behalf.
- Listen attentively to everything the person is saying. Let them talk as much as they want.
- Comfort the person with words of encouragement. Use common sense to offer words of support.
- Let the person know you are deeply concerned. Tell the person, *"I empathize with your suffering."*

You can offer to help, ask them how you can be of assistance, and offer to get them some information. Mental Health Service Providers across Ontario can be found at the end of this Primer. These service providers can deal with crisis situations as well as directing people to the appropriate referrals.

Dealing with Upset People: The Three A's

Apologize: A person gets angry and upset because they have experienced something negative. Taking the survey may rehash some not-too-pleasant memories.

Even though you are not the reason why the worker is upset, you can apologize for the upset they are experiencing as a response to taking the survey. *"I'm sorry"* will defuse a situation.

Acknowledge: To acknowledge means to play back the person's emotions to them, such as saying, *"I can see that you are really upset about this."*

People with high levels of empathy can understand another person's point of view and feelings. It doesn't hurt to let others

know that you acknowledge their feelings, but do so without agreeing or disagreeing.

Listen to what they have to say and hear them out; ignoring or minimizing feelings can escalate the upset. BUT don't try to solve emotional issues with logical arguments. For example, trying to defuse an angry person with reasons why they shouldn't feel the way they do, or why they should feel differently, makes the situation worse.

Respond to the feelings they are having, but not the content of what they are saying. Try to hear and respond to the underlying hurt or pain the person is experiencing underneath the angry words. You can say things such as "*I can appreciate why you feel that way,*" or "*It sounds like you are very angry right now,*" or "*Many injured workers feel the way you do.*"

Ask a Question: Our brains have two sides: The Right Brain or Emotional Side, and the Left Brain or Rational and Analytical side. Only one side can work at a time. If we ask an emotionally upset person an open-ended question such as "*What can I do to help you at this moment?*" it forces the thinking, rational left side of the brain to take over, diminishing the emotional upset.

Additional Strategies

If dealing with an angry survey participant, remember to not respond in kind; hostility often begets more hostility.

Allow angry people to physically escape a situation (unless you think there is a risk of suicide). If they want to leave, do not insist on finishing the survey.

If someone is crying or needs comfort, do not respond to them until they have finished talking. Focus on the person's needs, by asking them if they need a tissue, a glass of water, an opportunity to freshen up, or if needed, an end to the survey session.

Sitting quietly and allowing breathing to become calmer and slower can help produce a calmer state within a few minutes.

Ontario Crisis Centres

Distress Centres Ontario: 416 537 7373

Please note: Not all centres are open 24 hours / 7 days a week. Confirm the hours of the centre closest to you.

Central Ontario

Life Line Telecare (705) 878-4411 Telecare **Barrie** (705) 726-7922
Lindsay

Mental Health Crisis Line, **Grey & Bruce** 1 877 470 5200 Telecare (705) 745-2273
Peterborough

Orillia Telecare (705) 325-9534

Eastern Ontario

Crisis Intervention Centre **Belleville** (613) 962-7227 or 1-888-757-7766 (24hrs) **Lanark, Leeds, & Grenville** Distress Centre 1-800-465-4442

Distress Centre of **Ottawa and Region** (613) 238-3311 Mental Health Crisis Line (**Bilingual**) (613)722-6914 or 1-866-996-0991

Frontenac Community Mental Health Services 613-544-4229 **Tel-Aide Outaouais** (613) 741-6433

Lanark County Distress & Information Line (613) 235-2034 or 1-800-465-4442 Telephone Aid Line **Kingston** (613) 544-1771
7 pm – 3 am daily

Hamilton-Niagara

Distress Centre of **Niagara** (905) 688-3711 Suicide Crisis Line, **Hamilton** (905) 522-1477

Distress Centre **Hamilton** (905) 525-8611

North eastern Ontario

Crisis Response Service **Sudbury** (705) 675-4760 Telecare **Sault Ste Marie** (795) 946-4400

North western Ontario

Crisis Response Services Kenora/Rainy River District	1 866 888 8988	Crisis Intervention Program Thunder Bay	(807) 346-8282 1-888-269-3100
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South western Ontario

CMHA Oxford Crisis Line	(519) 539-8342 or 1-877-339-8342	Family Counselling Centre Sarnia	(519) 336-0120
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Community Crisis Centre of Windsor-Essex County	(519) 973-4435	London & District Distress Centre	(519) 667-6711
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CMHA Help Distress Line, Kitchener	(519) 745 1166	London Mental Health Crisis Service	(519) 433-2023
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Distress Centre Wellington/Dufferin Prevention Services	(519) 821-3760	Telecare Cambridge	(519) 658-6805
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Distress Centre of Windsor/ Essex Crisis Services of Waterloo Region	(519) 256-5000 (519) 744-1813`	Telecare Stratford District	(519) 273-0111
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Greater Toronto Area

Burlington Telecare	(905) 681-1488	North Halton Distress Centre	(905) 877-1211
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Distress Centre Durham	1-800-452-0688	Oakville Distress Centre	(905) 849-4541
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Distress Centre Peel Mississauga	(905) 278-7208	Telecare Brampton	(905) 459-7777
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Durham Mental Health Services – Crisis Services	(905) 666-0483 or 1-800-742-1890	York Region Community Crisis Response Service	310-2673 (COPE) 7 am – 4 am daily
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Mobile Crisis of Peel	(905) 278-9036 or 1-888-811-2222		
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Toronto

Centre for Addictions and Mental Health (CAMH, Toronto)	(416) 535-8501 ext. 6885	Scarborough Hospital Mobile Crisis	(416) 289-2434
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Community Mental Health Crisis Response Program (North York & Etobicoke)	(416) 537-7373	St. Michael's Hospital Toronto	(416) 864-5346
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Gerstein Crisis Centre Toronto	(416) 929-5200	Tel-Aide Jewish Distress Line	(416) 636-9610
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Scarborough Distress Centre	(416) 408-4357	Toronto Distress Centre	(416) 408-4357
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Listsersvs

- Ontario Network of Injured Worker Groups (ONIWG)
- RSI (Repetitive Strain Injury) Awareness Day
- OHPE-bulletin (Ontario Health Promotion)
- ODSP Coalition (Ontario Disability Support Program)
- Critical Disability Studies, York University, student listserv
- Social Determinants of Health

Web sites

Contacted by researchers

- CLEOnet (Community Legal Education Organization), www.cleo.on.ca
- Injured worker's facebook page
- Labour start, <http://www.laborstart.org/>

Unsolicited web site postings

- ARCH Disability Law Centre, Toronto, www.archdisabilitylaw.ca/
- Community Advocacy & Legal Centre, Belleville, www.communitylegalcentre.ca/
- Community Information Centre of Ottawa, www.cominfo-ottawa.org/
- FriendFeed information-sharing web site, www.friendfeed.com
- Ontario Health Centres for Ontario Workers (OHCOW), Sudbury, www.ohcow.on.ca/clinics/sudbury/
- Ontario Public Service Employees Union, Local 525
- Resources Exist for Networking and Training (RENT), Toronto, www.housingworkers.ca

Other organizations that received posters and/or business cards

Injured Worker Outreach Services organizations

- Disabled Workers Complex Case Network, Thunder Bay
- Dryden & District Injured Workers Support Group
- Durham Region Injured Workers Inc., Oshawa
- Ear Falls Injured Workers Support Group, Ear Falls
- Greater Toronto Area Injured Worker Resource Centre, Toronto
- Hamilton & District Injured Workers Group Inc.
- Injured Workers Action Committee Essex/Kent, Belle River
- Injured Workers Advocates of the Sault, Sault Ste Marie
- Injured Workers of Peterborough and Surrounding Area
- Injured Worker Support Network Kingston & Area
- Kitchener-Waterloo-Cambridge Injured Workers Group Inc.
- London Injured Workers Support Group
- Kirkland Lake Region Injured Workers Group

Appendix D: Recruitment Strategy

- Ottawa & District Injured Workers Group
- Victoria County Injured Workers Group, Lindsay

Legal Clinics

- ARCH Disability Law Centre‡
- Centre des services communautaires Vanier
- Clinique juridique francophone de l'Est d'Ottawa
- Clinique juridique Grand Nord Legal Clinic, Kapuskasing
- Clinique juridique Stormont Dundas and Glengarry Legal Clinic, Cornwall
- Community Legal and Advocacy Centre, Belleville
- Community Legal Clinic - Simcoe, Haliburton, Kawartha Lakes, Orillia*
- Community Legal Clinic of York Region, Richmond Hill
- Community Legal Services of Niagara South, Welland, Ridgeway
- Community Legal Services, Ottawa-Carleton
- Durham Community Legal Clinic, Oshawa
- East Toronto Community Legal Services
- Hamilton Mountain Legal and Community Services
- Income Security Advocacy Centre
- Industrial Accident Victims Group of Ontario*
- Injured Workers' Consultants*
- Kingston Community Legal Clinic
- Lake Country Community Legal Clinic, Bracebridge, Huntsville
- Manitoulin Legal Clinic, Little Current
- McQuesten Legal and Community Services, Hamilton
- Mississauga Community Legal Services
- Niagara North Community Legal Assistance, St. Catharines
- Nipissing Community Legal Clinic, North Bay
- North West Community Legal Clinic, Thunder Bay, Atikokan, Kenora
- Northumberland Community Legal Centre, Cobourg
- Parkdale Community Legal Services Inc.
- Peterborough Community Legal Centre
- Renfrew County Legal Clinic
- Rexdale Community Legal Clinic
- Rural Legal Services, Sharbot Lake
- South Ottawa Community Legal Services
- Sudbury Community Legal Clinic
- Toronto Workers' Health & Safety Legal Clinic*
- Waterloo Region Community Legal Services, Kitchener
- West End Legal Services, Ottawa
- Windsor-Essex Bilingual Legal Clinic, Windsor

Appendix D: Recruitment Strategy

Medical Clinics

- Occupational Health Clinics for Ontario Workers: Hamilton, Toronto, Sarnia, Sudbury, Windsor
- LAMP Occupational Health Centre, Toronto

Other organizations contacted

- Canadian Auto Workers
- Canadian Paraplegic Association
- CUPE Ontario Injured Workers
- Office of the Worker Advisor, regional offices
- Ontario Public Service Employees Union (OPSEU), Senior Health and Safety Officer
- Registered Nurses Association of Ontario (RNAO), Senior Economist
- United Steelworkers Canada

Events, meetings, conferences

- *Injured Workers Day Rally*, June 1, 2010, Toronto (collected contact information from people who would do the survey when it became available)
- *Labour Day parade*, September 7, 2010, Toronto
- *Ontario Legal Clinics Workers Compensation Network*, September 27, 2010, Toronto
- *Canadian Union of Public Employees, Injured Workers Conference*, September 30–October 3, 2010, Toronto
- *Toronto Legal Clinic Training Day*, October 19, 2010, Toronto
- *Research Action Alliance on the Consequences of Work Injury (RAACWI) Community Forum*, October 18, Toronto
- *Women of Inspiration* injured worker group, monthly meeting November 12, 2010, Toronto
- *Bright Lights* injured worker group, monthly meeting November 15, 2010, Toronto
- *Thunder Bay & District Injured Workers' Support Group, Annual General Meeting*, November 24, 2010, Toronto
- *Ontario Federation of Labour Health and Safety Conference*, November 25–27, 2010, Toronto
- *Injured Workers Christmas Rally*, Toronto and Thunder Bay, December 10, 2010

Appendix D: Recruitment Strategy


Other Sources

- Respondents to 2009 survey who identified themselves for interviews from the 2009 Injured Workers and Poverty Survey
- Injured Workers Radio Program, Hamilton
- 11 respondents contacted the student researcher directly and requested a survey, primarily through the distribution of the business card

Appendix E: Recruitment material (not to scale)

Are you an injured worker in Ontario?

You are not alone!



For more information:
Bonnie Heath
416 519 6007
injuredworkersurvey@gmail.com


Help ONIWG make workers' compensation better. Go to
www.injuredworkersonline.org

Êtes-vous une victime d'accident du travail survenu en Ontario?

Enquête sur les victimes d'accidents du travail et la pauvreté - 2010


Allez à www.injuredworkersonline.org

L'Ontario Network of Injured Workers Groups (ONIWG) a besoin de votre histoire!



Pour de plus amples renseignements: Bonnie Heath
injuredworkersurvey@gmail.com ou 416 519 6007

Are you an injured worker in Ontario?



We need your story!

Injured Workers and Poverty 2010 Survey

Go to www.injuredworkersonline.org

The Ontario Network of Injured Workers Groups (ONIWG) needs your help to make workers' compensation better for injured workers.

This survey takes about 20 minutes and will help us document what you are experiencing.

For more information,
email injuredworkersurvey@gmail.com
or call Bonnie Heath at 416 519 6007.

You are not alone. Be part of this important work!

DEADLINE EXTENDED TO JANUARY 31, 2011