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Does Permanent Impairment from a Workplace Accident Increase the Risk of Marital Break-up?

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Consequences of Work Injury (1)

- Economic consequences associated with employment
 - Earnings loss
 - Loss of career advancement opportunities
 - Loss of employee benefits
- Other economic consequences
 - Out of pocket expenses for health care, support services
 - Family changes in roles and opportunities that have economic implications
- Non-economic losses
 - Pain, suffering and loss of enjoyment of life
 - Stress and strain to the worker and family

Consequences of Work Injury (2)

- work injury resulting in permanent impairment is a major negative life event
- can lead to substantial stress and strain for injured workers and their families
 - continued declines in health after work injury
 - coping with pain
 - frustration dealing with WC system
 - loss of employment and earnings
 - financial vulnerability
 - dependency on others
- anecdotal evidence that stress to families can lead to marital breakup

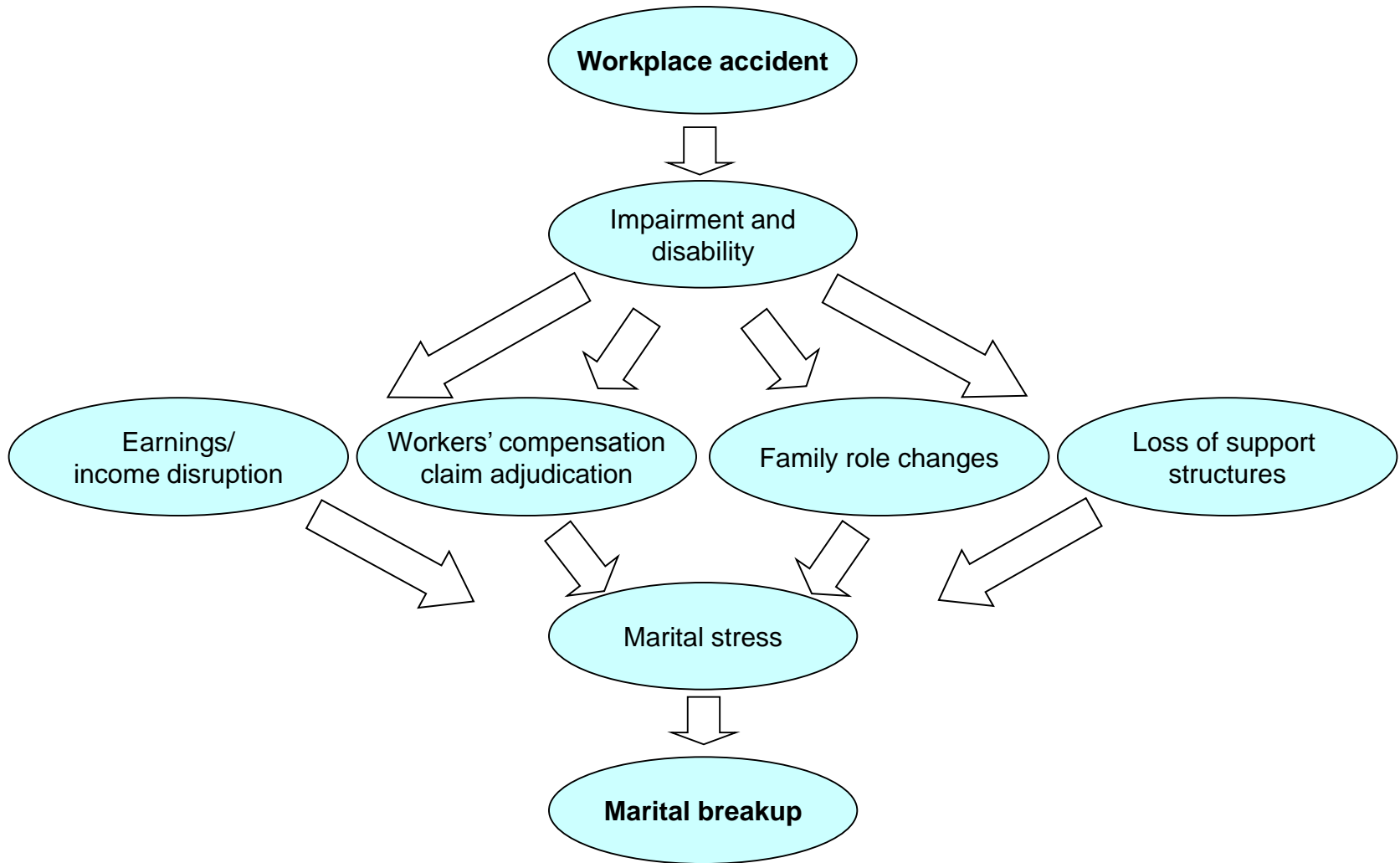
Related research (1)

- several recent studies have considered the impact of unemployment, job-loss and unexpected decrease in earnings—found that they increase the probability of marital breakup
- in studies of workplace accidents, evidence suggests that they can have negative impacts on family relationships
- study of injured workers in Florida and Wisconsin found that they experienced feelings of depression, anger, and strain on family relationships (Strunin and Boden 2004)
- study of injured workers in Pennsylvania with contested claims reported a variety of adverse consequences for themselves, their spouses, children, and communities (Dawson 1994)
 - inability to participate in family activities, loss of sex life, divorce, financial pressures, and emotional stress related to feelings of depression and lowered self-esteem

Related research (2)

- US study found that workers experiencing a workplace injury are 25% more likely to get divorced than their non-injured counterparts (Dembe 1999)
- qualitative study of 40 permanently impaired workers in Ontario reported several had relationship break-ups attributed to the stress caused by the workplace accident (Ballantyne 2001)
- one Canadian study on work injury and marital break-up based on linked data from British Columbia (Brown et al. 2007)
 - compares workers who missed days off work due to injury with workers who did not require time off their injuries
 - found that those with time loss were less likely to break up

Conceptual Framework



Study Objectives/Hypotheses

1. Individuals with a workplace accident resulting in permanent impairment are more likely to have a marital breakup than individuals without a workplace injury.
2. Assume that several other characteristics are associated with the probability of marital breakup:
 - gender
 - age at time of injury
 - age difference between the couple
 - number of children in the family
 - household income
 - change in earnings of the injured worker before and after accident
3. After controlling for above characteristics, individuals with permanent impairments are still more likely to have a marital breakup.

Sample Frame and Data Source

- two samples of long-term disability claimants used— one WorkSafeBC and another from WSIB
- sample of injuries occurring between 1990-1994
- linked samples with benefits information to the Longitudinal Administrative Databank (LAD)
- LAD is 20% simple random sample of tax filing Canadian population
 - begins in 1982 and continues through to most recent tax years
 - contains data on earnings amounts by category
 - includes individual and census family data
- linkage enabled us to follow families over many years

Depiction of Sample

pre-injury years	injury window	post-injury years
1982 - 1989	1990 - 1994	1995 - 2006

LAD time frame: 1982-2006

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Methods

- for each claimant we identified several uninjured workers with the same characteristics
- characteristics used to match injured and uninjured workers:
 - married, gender, presence of children, age, labour-market income prior to accident, ratio of own income to family income
- we ran statistical models with injured and uninjured workers to test the probability of marital breakup in each year post accident
- key variable—worker has/does not have a permanent impairment due to a workplace accident
- included other characteristics hypothesized to be related to marital breakup

Findings

- permanently impaired workers are between 22% to 25% more likely to break up than uninjured workers
- factors that decrease probability of breakup:
 - older age
 - having more children under 16
 - married for many years
 - higher family income
 - husband much older (for females)
- factors that increase probability of breakup:
 - wife much younger (for males)
 - rural residence (for males in Ontario)
 - becoming the principal income earner
 - losing the role of principal income earner (for men in Ontario)

Discussion

- many social consequences of work injury that are not addressed by the workers' compensation system
- stress and strain from work injury and permanent impairment can have substantial impact on injured workers and their families
- our study suggests that there is approximately a 25% increased probability of breakup for these individuals
- need services for workers and their families that better prepare them for coping with stress and strain
 - counselling, support services, life course planning
- more research on the nature of consequences provide insight into how best to design services



THANK YOU!

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