

# Workers' Compensation...Follow the Money

## Ontario's WSIB: Richer than you think...

Source: WSIB Annual Reports



**2010**



**2013**

WSIB Assets  
Doubled



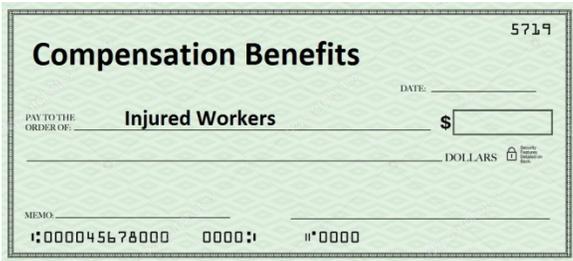
**2017**

## Ontario's Injured Workers: Poorer than you think

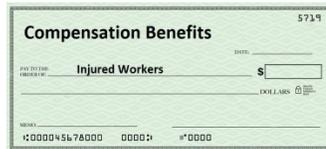
WSIB Benefit Payments

**2010: 4.8 Billion**

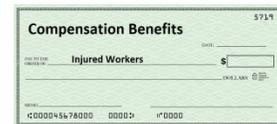
Injured Workers Benefits Cut in Half



**2013: \$2.4 Billion**



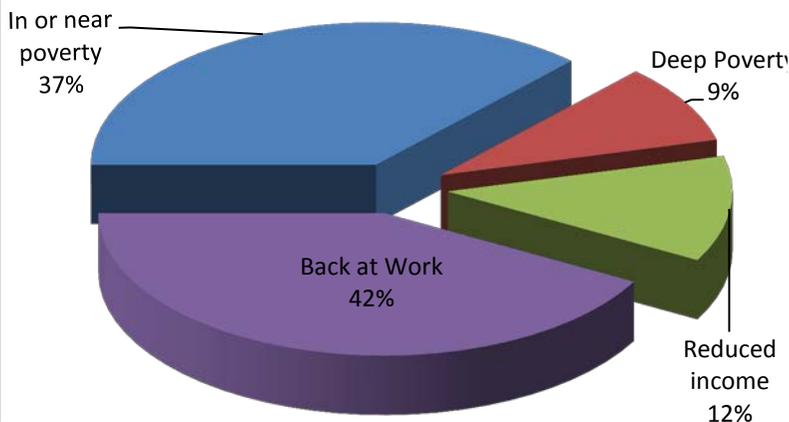
**2017: \$2.3 Billion**



## Research Shows ...

Nearly 50% of Injured Workers in Poverty

### Post Injury Poverty for Permanent Disability



Studies of Ontario injured workers with permanent impairments found that 58% have long term reduced earnings, 46% of permanently impaired injured workers live in or close to the poverty level and 9% live in deep poverty (Poverty status of worker compensation claimants with permanent impairments, Ballantyne et al 2015; Labour Market Earnings Recovery, Tompa 2017).

Ontario Network of Injured Workers' Groups Research Action Committee

## Some statistics on Injured Worker Poverty

### **Research Paper:**

#### **Poverty status of worker compensation claimants with permanent impairments**

Critical Public Health, 2016

Vol. 26, No. 2, 173–190, <http://dx.doi.org/10.1080/09581596.2015.1010485>

Peri J. Ballantyne, Rebecca Casey, Fergal T. O'Hagan and Pat Vienneau  
Department of Sociology, Trent University, Peterborough, Canada;

Employing two poverty indicators, we describe the poverty levels of Ontario injured workers with permanent impairments at an average of 52 months post-injury... Estimated poverty rates for the injured worker sample – ranging from 17 to 26% – compare unfavourably to published estimates of poverty in the general population of working-aged Canadians/Ontarians and equate to those of Canadians/Ontarians with disabilities.

### **Conclusion**

In this paper, we have provided estimated rates of poverty for a sample of Ontario injured workers with permanent impairments. For the purposes of emphasizing the impact of injured worker poverty for families, we estimate the numbers of persons in poverty based on injured workers' family sizes. We describe the depth and proximity to poverty of the sample members, illustrating that 46% of this diverse sample of permanently impaired injured workers live in or close to LIM-poverty, and 9% live in deep poverty.

### **Research Panel:**

#### **Disability and Work in Canada - The Economic Landscape**

Emile Tompa, Health & Labour Economist, Senior Scientist, Institute for Work & Health

[https://www.crwdp.ca/sites/default/files/Research%20and%20Publications/7\\_etompa-research-tuesam11.00-12.00.pdf](https://www.crwdp.ca/sites/default/files/Research%20and%20Publications/7_etompa-research-tuesam11.00-12.00.pdf)

Using Canada Revenue Agency and WSIB data to compare similar people (peers) found that 41% of those who had a permanent workplace injury rated at 10 to 20% went on to have a total income less than 25% of what their uninjured peers earned (charts on page 7,8). Looking at the larger group, 62% of injured workers with a 10 to 20% NEL rating had less than 75% of the income of their uninjured peers.

### **Ministry of Community and Social Services**

#### **Ontario Works and Ontario Disability Support Program Data (FOI 2017)**

The data indicates about 3,300 injured workers who are disabled from working and receiving a loss of earnings benefit from the WSIB have an income so far below the poverty line that ODSP must top up their WSIB benefits. We don't know the amount per person, but suppose the average social assistance payment was \$500 per month. That would total nearly \$20 Million per year to support permanently disabled people with accepted WSIB claims who really should be supported by the WSIB.

Not counted here by MCSS is the number of injured workers on ODSP or OW who have been deemed to have no loss of earnings and therefor are not in receipt of any WSIB benefits. The social assistance costs of supporting deemed injured workers is much greater \$20 Million a year.