

Research Feature

The Financial Security and Employment Experiences Theme Group

Financial Security and Employment Experiences

is one of four research themes within RAACWI. This theme focuses on research related to income and employment security of injured workers over their lifetime. A key source of income security comes from workers' compensation benefits, but little is known about the adequacy and equity of such benefits.

Research suggests that both temporary and permanent disability claimants suffer short- and long-term earnings losses because many have problems with re-entering the labour-market and sustaining employment earnings. Little is known about their long-term labour-market earnings and financial security. Less is known about the quality of work experiences, although some research suggests that people with disabilities are more likely to be in unstable or precarious employment. Other research has found that 40 per cent of workers sustaining a work injury do not file a claim. What such individuals' earnings and labour-market experiences are is not known.

Evidently there is a critical need for research in this area, and the Financial Security and Employment Experiences group is working to respond to this need. The group's program of research has been divided into two phases, with several projects in each phase. In Phase 1 (years one to three) more than five projects are underway. New topics will be investigated in Phase 2 (years four and five).

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The theme group is comprised of researchers from academia, the community and injured workers' representatives who meet regularly to discuss many aspects of the disability compensation system in order to inform research directions. Examples of topics raised at meetings include:

- How the Ontario Disability Support Program (means tested social assistance provided by the Ontario public sector) and WSIB interact;
- Adequacy of dental and optical care provided by different programs;
- Details on the number and reason for denial or abandonment of some workers' compensation claims.

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The Research Action Alliance on the Consequences of Work Injury (RAACWI) is a community-based partnership undertaking research on the workers' compensation system and its role in the economic, social and health consequences of work injury.

Research on these topics will provide insight into the adequacy and equity of compensation provided by the various disability programs and assist policy-makers in better understanding the financial security labour-market re-entry issues affecting people with a work disability. The Committee reviews research proposals for relevance and community involvement, and ensures that projects go through ethics and are executed on a timely basis.

One study within the roster of projects is titled ***Labour-market Earnings and Financial Security***. It is an investigation into the degree to which workers' compensation alleviates financial insecurity. In a study titled ***Green Lights Red Flags*** researchers will develop a toolkit for key players who represent or make decisions about claims. It will help them identify situations when procedures are working particularly well and conversely, when workers may be at particular risk of not being able to complete their expected return-to-work pathway. A project titled ***Concepts of Compensation Adequacy*** addresses the types of losses that are associated with disability in theory and in practice, and how such losses are compensated in different programs. In a ***Labour-Market Re-entry Study*** researchers are exploring tensions inherent in how workers, employers and providers experience the system. A project recently underway by a RAACWI post-doctoral fellow is on the process by which injured workers' earnings and earnings' ability are assessed. It is titled, ***A Socio-Legal Ethnography of the Experiences of Injured Workers with Deeming and Re-employment***. Another RAACWI post-doc is researching ***Immigrant Workers' Experiences after Work-related Injury and Illness***.

The group continues to explore issues that might be considered within existing projects or that might be the seed for new ones. The roster of projects keeps growing as important issues are

identified through discussion and new researchers join the group. 🌱

Building Academic Capacity

Student Involvement in RAACWI

*Nancy Carnide
RAACWI Student Researcher
Research Associate, Institute for
Work & Health*



Nancy Carnide joined the RAACWI community in 2006 under the Health & Well-Being theme. She is a Research Associate at the Institute for Work & Health. Nancy holds a Master's degree in epidemiology from the University of Toronto and will begin her PhD studies in epidemiology at the University of Toronto in September 2008. Her research focuses on work disability prevention, with current interests in mental health, co-morbidities, and their impact on work absence (absenteeism) and work limitations (presenteeism). Working with Dr. Renée-Louise Franche, the focus of Nancy's work for RAACWI has primarily been on describing the mental health of workers following a work-related musculoskeletal injury, documenting the occurrence and course of depressive symptoms, and the occurrence of mental health diagnosis and treatment. 🌱

*Lori Chambers
RAACWI Student Researcher
Research Assistant, Institute
for Work & Health*



Lori Chambers is a student researcher in RAACWI. She is currently pursuing her Master's degree in Social
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Work at the University of Toronto with a specialization in physical and mental health. Lori is currently working as a Research Assistant at the Institute for Work & Health. During her tenure at the Institute, she has participated in research that explores the experiences of injured workers with protracted claims. As a RAACWI student researcher, she is conducting research with other RAACWI members on the mental health and substance use experiences of injured workers with protracted compensation claims. 🌱

Knowledge Mobilization

RAACWI Speakers School

The Speakers School is part of RAACWI's approach to knowledge mobilization. Injured workers play an important role in sharing knowledge created throughout the research component of RAACWI. During the fall and winter of 2007-08, the second session of a 12-week course was provided to help build public speaking and leadership skills; knowledge and history of workers' compensation; and self-confidence.

In February 2008, 11 participants graduated from the second Speakers School. Each graduate made a short speech to a panel comprised of a local Member from the Provincial Parliament, a university researcher, a union leader and the President of the Ontario Network of Injured Workers' Groups. Below is a summary of one speech that was presented that evening.

Wendy Knelsen gave a passionate speech on how an injury has negatively affected her life.

"Almost half of all lost time claims at the Workplace Safety and Insurance Board, the WSIB, are for repetitive strain injuries. They not only affect the worker, but they are devastating to our families and communities, and they place

a huge burden on many systems. We all lose when someone is injured on the job," said Wendy.

Wendy described herself as an active member of her community who volunteered for many organizations and participated in activities including baseball, volleyball and golf. After she was injured, Wendy described being in constant pain and lost some independence and financial security.

"Your life is in ruins. You have permanent physical impairments and chronic pain, you have lost your independence and your financial security, lost your self esteem and all enjoyment and passion for life," she said. "This is my story and the story of so many injured workers suffering across the province. A story of hard-working, loyal employees who work through our injury until we can't function any longer from the pain"

Wendy spoke about the need for change, the need for everyone to get involved in helping injured workers. "Now is the time for change. Please remember, justice delayed is not justice. Things change when we change and not before. I am challenging you all to get involved and help injured workers get our justice and start living again," she said.

Anyone interested in having some of the Speakers School graduates speak at one of their upcoming meetings or classes, please contact Orlando at 416-461-2411 or Steve at smantis@tbaytel.net. 🌱

Community Researcher Profiles

Sabrina Pacini
RAACWI History Theme
Community Lead



Sabrina Pacini has trained as a teacher and holistic health therapist, yet it is not these professional alliances that led to her involvement with RAACWI. Ten years ago, Sabrina lost her sense of smell and suffered other effects of an acquired brain and back injury while working to finance her studies in university. Sabrina was 20 years old and had no idea how this injury would affect the rest of her life, nor did the WSIB. For 5 years Sabrina struggled through rehabilitation while trying to finish her university studies. Sabrina was ultimately forced to give up her studies and take a crash course in navigating the WSIB system. For a 20 year old (or a 50 year old for that matter), the system that is responsible to compensate and care for her had proven to be convoluted and incomprehensible. At times it even felt to her that the workers' compensation system was a source of punishment for being hurt.

In 2003, Sabrina sought help from Injured Workers Consultants (IWC), a non profit legal clinic. It was at IWC that she started to advocate for maintenance and complementary therapies in health care. She was a founding member of the Women of Inspiration, a group of women injured workers, advocates and lawyers motivated to support each other and work towards change by educating the public and the WSIB on the consequences of work injury, specifically on the lives of women and their families. Naturally when the RAACWI was making its proposals, Sabrina joined the team as Community Lead for the Injured Worker History Project (IWHP), primarily conducting interviews of injured workers under

the supervision of Robert Storey, the History Theme Academic Lead.

In 2006/2007, Sabrina also coordinated the first Injured Workers Speakers' School with Steve Mantis (RAACWI Community Lead). The Speakers' School is a knowledge transfer project. It has been successful in meeting its goals of creating a space to support and inspire injured workers to achieve a sense of greater confidence and pride while sharing the tools necessary to deliver dynamic and relevant messages to the public and the WSIB.

Sabrina's goals within RAACWI are to represent people injured at work and their experiences with integrity. She hopes this research will guide the WSIB and general public to better understand and thus better respond to the real life struggles each person faces when their whole life is affected by a workplace injury. 🌱

RAACWI Health Theme Community Lead

Pat is an injured worker involved in RAACWI. She got involved with the initiative because she wanted to show, through research, the lived experiences of injured workers—their poverty, pain, depression, and hopelessness. Injured workers have been ignored and stigmatized. RAACWI gave her the hope that injured workers, advocates, and researchers working together with academics could ensure that information about the lived experiences of injured workers is brought to the public and politicians. It is her hope that RAACWI research will bring changes to make workplaces such that they are safer for children when they grow up and enter the world of work, and that in cases where workers get injured, they will be given fair treatment and adequate compensation.

Pat chose to be part of the Health Theme group
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because the physical, mental, and emotional well-being of injured workers warrants more attention. Poverty, pain, and depression are at the centre of the injured worker's life after a permanent impairment. It has devastating effects on them and their families. Research is needed to validate this! Through the hard work of participants in the initiative, the group hopes to publish findings from various studies over the course of five years. Pat is very excited to be involved in one study in particular where a survey is being carried out on a large group of injured workers. Trying to figure out how to best ask questions to get the most accurate information on what really happens to an injured worker, their health, and their earnings is challenging but is very rewarding. 🌱

Research Update

A deliberation on 'hurt versus harm' logic in early-return-to-work policy

Ellen MacEachen, an academic researcher in the RAACWI initiative, recently completed a study with two of her colleagues at the Institute for Work & Health. The study is based on interviews with injured workers who had longstanding workers' compensation claims. The following is a summary of the study findings.

The practice of early return to work (ERTW) before full recovery is put forth in many jurisdictions as a sensible and unproblematic approach to work injury. However, there has been a limited appraisal of its effectiveness. Questions remain about what counts as 'effective,' how the ERTW policy is experienced by workers, and the internal logic of ERTW itself.

In this study, Ellen and her colleagues consider these issues as they relate to ERTW's dependence on the concept of hurt versus harm; that is, the assumption that 'hurt' or pain experienced during recovery does not necessarily

impede and indeed can improve recovery. Taking the case of workers' compensation policy in Ontario, Canada, they review research and documents that support and explain how hurt can be disassociated from harm in ERTW. They argue that this concept has been applied to situations which range beyond evidence and logic and that it has become a discourse, or a type of belief system based on a particular assembly of truths. They contrast this with qualitative interview data from a study of injured workers who have failed to return to work as expected. They find a lack of recognition of harms incurred by workers and suggest that a discourse about hurt versus harm can have a paralyzing effect on workers' ability to return to sustainable work. They propose that current workers' compensation problems with 'claims persistence' may exist in part because of a framework for understanding workplace injury which under-recognizes the nature, extent and impact of hurts affecting workers.

The citation for this study is as follows:

MacEachen E, Ferrier S, Kosny A, and Chambers L. (2007). A deliberation on 'hurt versus harm' logic in early-return-to-work policy. *Policy and Practice in Health and Safety*, 5(2), 41-62. 🌱

Academic Researcher Profile

Joan Eakin
RAACWI Academic Researcher
Professor, University of Toronto

Joan Eakin is an academic researcher participating in RAACWI. She is a medical sociologist (a person with a PhD degree in sociology who

focuses on health and health-care related issues). She is a professor in the department of public health sciences at the University of Toronto where she teaches research

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methodology (the principles and procedures of doing research) and does research in the field of work, health and safety.

Her primary research interests include the social aspects of prevention, experience of illness, injury and disability, rehabilitation and return to work, especially in small workplaces. She has recently done a study of return to work in small workplaces in response to Ontario's policies and practices of early return to work, and she is currently finishing a study of front-line WSIB work. She has studied workers, employers, and compensation board professionals in an effort to understand their different (and sometimes competing) perspectives and practices. Within RAACWI, she and her colleagues are studying the role of doctors in the compensation and return-to-work process. She is also supervising the research of one of her students, Dana Howse, who is exploring how injury and illness is (or is not) reported in the workplace. Joan originates from Montreal, but has also lived and worked in Calgary before coming to Toronto in 1987. She is married and has three grown children and, unlike most folk, loves snow and winter! 🌲

Partner Profile

Ontario Network of Injured Workers' Groups (ONIWG)

The *Ontario Network of Injured Workers Groups (ONIWG)* is one of several community partners in the RAACWI initiative. It was formed in 1990 to bring together local injured workers' groups to collectively fight for the rights of injured and disabled workers. It now has 24 member groups across Ontario and is reaching out to grow that membership.

ONIWG has been active in building links with researchers to document the issues it sees in its local communities every day. It has become

more committed to developing such partnerships and sharing research knowledge being produced within the RAACWI initiative and by other researchers. In 2007, ONIWG hosted a three-day conference entitled "Telling Our Stories, Building Bridges" in which researchers from the RAACWI Injured Worker History Project participated. Over 100 people attended the conference. ONIWG's mission is to help injured and disabled workers and their families past, present and future, obtain their rights to justice, dignity, equality, health, safety and security. The network unites people and organizations that are democratically governed by their membership. Through this network it has endeavoured to establish a fair and just system of compensation.

Karl Crevar is the Treasurer of ONIWG and can be contacted at (905) 662-7128, email oniwg@sympatico.ca. Steve Mantis is the networks' Secretary, and can be contacted at (807) 767-9633, email smantis@tbaytel.net. 🌲

Research Action Alliance on the Consequences of Work Injury

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