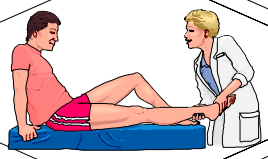


An Assessment of Florida's Workers' Compensation System through a Survey of Injured Workers

March 15, 2000

Bridget Garrett-James
Bureau of Research and Education
Division of Workers' Compensation
Florida Department of Labor and Employment Security

Introduction

This project was conceived during the March 1997 meeting of the Workers' Compensation Research Group in Cambridge, Massachusetts. There it was suggested that a study be conducted to provide states with a comprehensive set of performance measures for the administration of their workers' compensation systems. Many benefits were envisioned to emanate from such a study. Among them was the facilitation of interstate comparisons of the various measures. Also, most importantly, it would provide a basis for the implementation of improvements to the administration of workers' compensation, both locally and nationally.

The plan of action involved developing a comprehensive survey and administering it as a pilot project in a few states. After summarizing and analyzing the initial data, necessary modifications to the survey format would be made. Participating members of the Research Group would then apply for a grant to expand the survey to other states.

To date two states, Florida and Minnesota, have participated in the pilot survey. The Robert Wood Johnson Foundation has provided a grant, which is being administered through the University of Texas, for a feasibility study of expanding the project.

This report is based on the results of the pilot survey conducted in Florida.

Methodology

Injured workers to be interviewed were randomly chosen from the workers' compensation claims database, selecting for injuries that occurred between October 1998 and February 1999. Associates of the Division of Workers' Compensation conducted the surveys. The questionnaires were completed by means of telephone interviews with the injured workers during the period February to June 1999. Contacts with the injured workers occurred approximately 2-3½ months after their injuries. The telephone interview was preceded by a letter advising the worker of his or her inclusion in the study. Responses from completed interviews were subsequently coded into a database to facilitate summary and analysis.

Results

Telephone calls were made to a total of 3,152 injured workers. However, only 1,046 completed interviews were obtained, reflecting a success rate of 33.2%. Workers who refused to participate in the interview accounted for approximately 10% of the unsuccessful contacts. The rest were workers who could not be interviewed for various reasons, such as illness, language barriers, unanswered telephone calls, etc.

Analysis of the responses is presented as bulleted highlights of major sections of the questionnaire.

■ *Injuries, Workers' Age and Gender, Payments, and Legal Assistance*

The survey showed that of the 1,046 workers interviewed, 848 (81.1%) reported their injuries to their employers or insurance companies within 24 hours. An additional 15.4% were reported within three days after the date of accident.

Classification according to injured body parts revealed that injuries to the lower extremities were the most frequent (29.2%), followed by those to the upper extremities (24.3%) and back (18.2%). Also, sprain/strain was the most frequent nature of injury (41.0%), followed by an "other" category (20.9%) comprising nine separate injuries: angina pectoris, asphyxiation, enucleation, foreign body, freezing, inflammation, rupture, severance, and vascular loss. These proportions reflected general trends documented in *Workers' Compensation Injuries*, a quarterly report that summarizes, by industry risk classification, Florida's lost-time injuries and illnesses that are reported to the Division of Workers' Compensation. In the December 1999 issue of this publication, the most frequent injuries cited were those sustained to the lower extremities (26.4%), upper extremities (25.2%), and back (20.3%). Also, the most frequent nature of injury reported was sprain/strain (42.9%), followed by the "other" group (17.5%).

The average age of the sample of workers was 43.5 years, and the median age was 42.8 years. This indicated that the sample contained a smaller proportion of the younger workers than is usually found in Florida's injured-worker population. For injuries reported during 1999, the average age of the population was 39.4 years, and the median age was 38.5 years. Nevertheless, the two top age groups for lost-time injuries in the sample were representative of the state. Workers in the 30-39 and 40-49 years age groups collectively accounted for 53.3% of the sample and 50.7% of the state's total lost-time cases reported during 1999.

Information on gender was provided for 1,044 of the workers: 423 of them were males and 621 females. This represented a 1:1.5 ratio of males to females, which is not typical of Florida's injured-worker population. Over the years the gender ratio of injured workers has been about two males to every female. The disproportion of females in the sample was, in part, intentional: Females were sampled in the same numbers as males. The remaining disproportion resulted from different response rates.

At the time of the survey 95% of the sample of workers had received payment for lost wages from workers' compensation. Also, 35.1% of those who had received compensation were still receiving benefits. Of those who no longer received benefits, 84.5% had received benefits to cover 11 or more full days of missed work.

204 (19.5%) of the sampled workers found it necessary to seek legal help for securing their benefits. This rate is close to Florida's average litigation rate for WC cases for the period 1994-1998: 20.1%. Note however, that the overall litigation rate represents formally litigated cases at a potential maturity of several years, while the rate in the survey reflects the seeking of legal assistance within a few months of injury.

■ *Health Care*

All but one of the workers interviewed received medical care for their injuries. Subsequent analyses,

therefore, relate to a sample of 1,045 workers.

(a) First Medical Providers

For 86.2% of the workers, employers chose the doctor or other medical provider who first cared for their injuries. Workers made this choice in 12.6% of the cases, and the remaining 1.2% of interviewees could not remember who made the choice. An assessment of this medical provider revealed that the majority of workers felt that their medical conditions were taken seriously; they were given clear explanations of their conditions; and the provider tried to understand their daily job tasks and duties. 479 persons (45.8%) did not know if the provider tried to make contact with their employers. Collectively, all those who agreed, whether strongly or not, that the provider did try to make contact with their employers amounted to 36.4% of the cases. The remaining 17.8% represented those who disagreed and strongly disagreed.

Figures 1 and 2 illustrate the workers' evaluation of their first medical provider. There was remarkably an almost even split between the number of workers (410) who felt that this provider did give advice on prevention of injuries and those (415) who felt this advice was not given. Overall, however, the majority of workers were completely or very satisfied

Figure 1

Workers' Assessment of the First Medical Provider

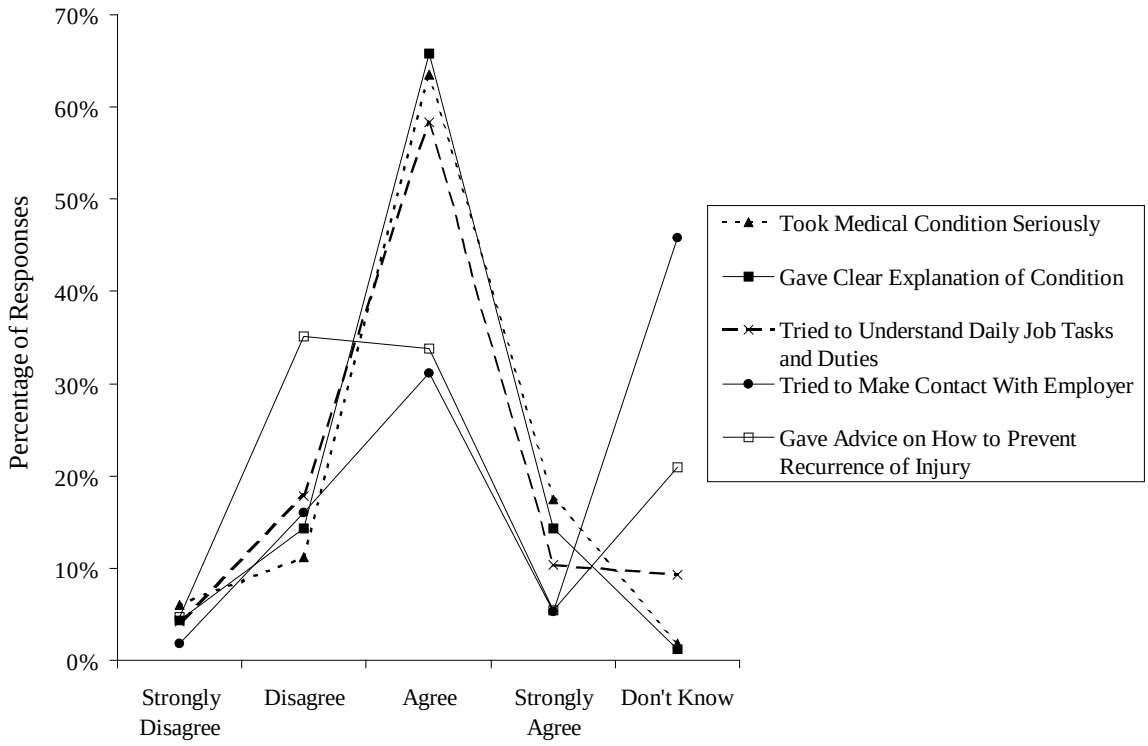
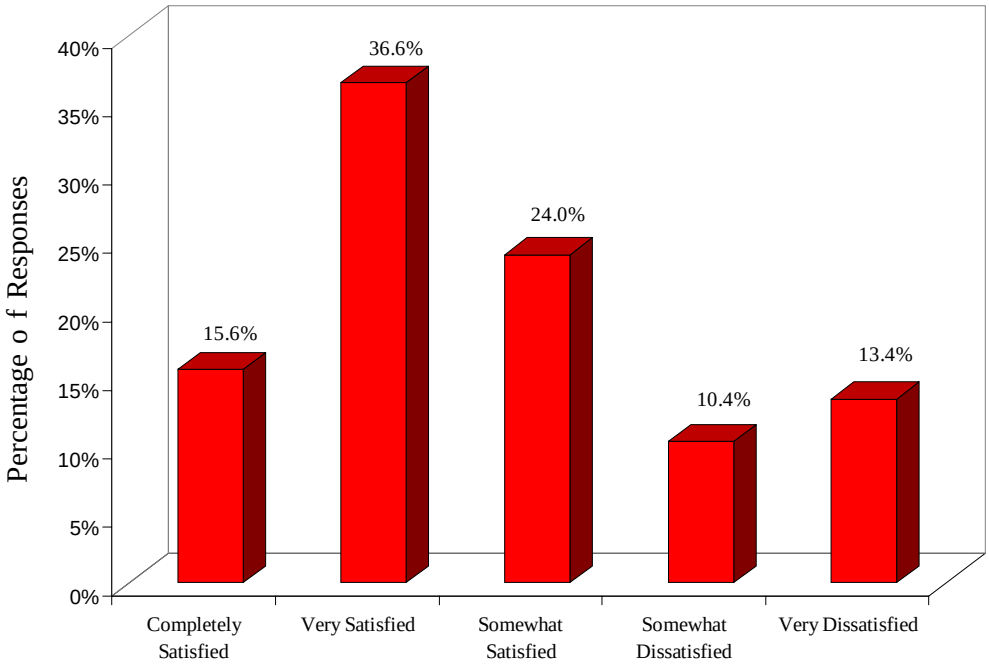


Figure 2

Overall Satisfaction with Medical Care from First Medical Provider



with the care received from the first medical provider, with fewer than a quarter (23.8%) expressing any dissatisfaction.

(b) Evaluating Physicians

254 persons, representing 24.3% of the sample of injured workers, were seen by physicians other than their primary medical provider. These doctors did not treat the injuries, but evaluated the workers' medical conditions to determine whether they could return to work. Also, approximately one-quarter of these 254 workers were seen by more than one evaluating physician.

Figures 3 and 4 show workers' assessments of their evaluating physicians. It should be noted that the general pattern of responses was almost the same whether or not workers were seen by only one physician. More than 60% of the workers felt that their evaluating physicians behaved ethically, considered their viewpoint when making decisions, treated them with respect, gave them enough time to ask questions, and collected complete and accurate information before making decisions. The latter feature, however, got the fewest positive responses.

■ *Claims Handlers/Adjusters*

88.7% of the workers were contacted by an adjuster; 7% were not contacted; 1.5% contacted the adjuster first; and the remaining 2.8% could not remember the specifics of the contact. Figure 5 illustrates the workers' evaluations of their claims

Figure 3

Assessment of Evaluating Physician: Workers Who Were Seen by Only One Evaluating Physician

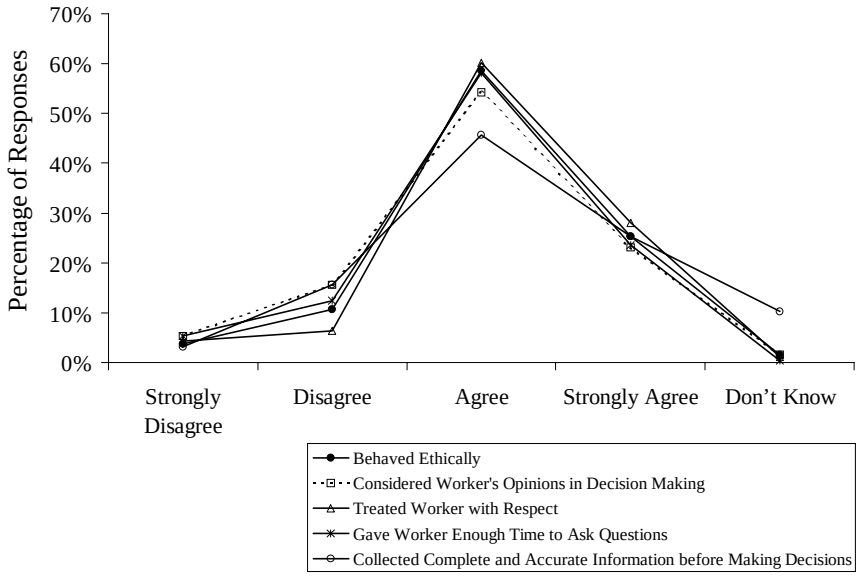


Figure 4

Assessment of Evaluating Physicians: Workers Who Were Seen by More Than One Evaluating Physician

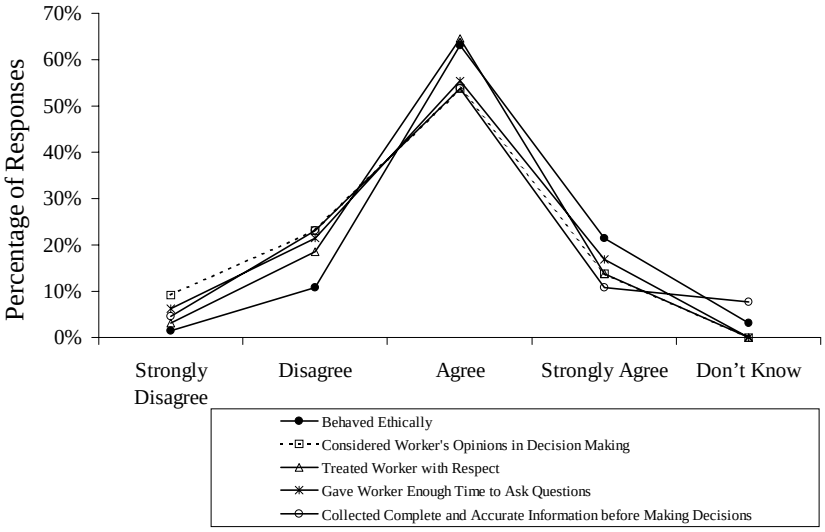
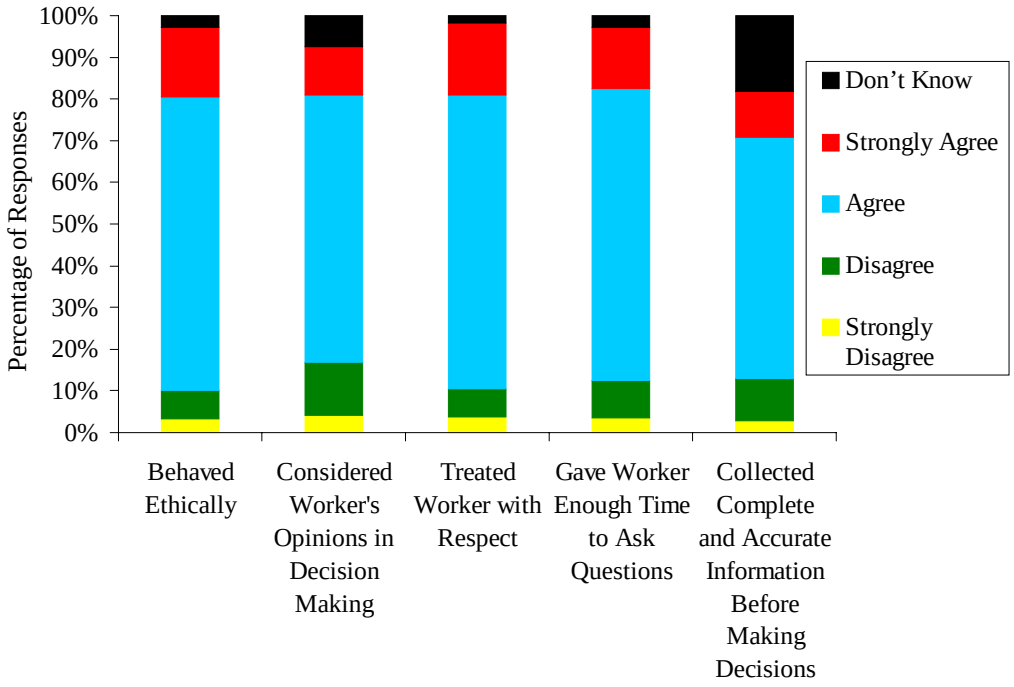


Figure 5

Workers' Evaluation of Claims Handlers/Adjusters



handlers/adjusters. Responses were generally favorable, with at most 17% of the workers being displeased with any particular aspect of the claims handler's job performance.

■ *Knowledge of Workers' Compensation*

Before their injury 78.5% of the workers knew that they were covered by workers' compensation insurance. 19.4% did not know, and the remaining 2.1% could not remember if they knew about their coverage at that time.

Table 1 shows how information on the workers' compensation system was disseminated to injured workers after their injuries. It can be seen that approximately eight of every ten workers received information about their rights as injured workers, about the benefits and services available to them, and about how to call with questions concerning their claims.

■ *Effects of Work-Related Injuries on Attendance*

91% of the workers reported missing work for more than seven days because of their injuries. Their maximum and average periods of absence were 22 and 13 weeks, respectively. One would expect all of the workers to have missed more than seven days

Table 1

Post-Injury Knowledge of the Workers' Compensation System

Question	Response of Injured Workers					
After you were injured ……	No		Yes		Don't Know	
	Count	%	Count	%	Count	%
Did you receive information about your rights as an injured worker?	221	21.1%	820	78.5%	4	0.4%
Did you receive information about what WC benefits and services were available?	224	21.4%	816	78.1%	5	0.5%
Did you receive information on how to call with questions about your WC claim?	161	15.4%	877	83.9%	7	0.7%

of work since the sample was taken from the claims database, which should only have lost-time cases, i.e., cases with more than seven days absence from work. The remaining 9%, therefore, represented either workers whose length of absence was close to this threshold or incorrect entries into the claims system.

■ *Workers' Feelings about Working after their Injuries*

(a) Job Security and Promotion

Most of the injured workers (65.2%) were not concerned that they might be fired or laid off because they filed a workers' compensation claim; only 33.4% expressed that concern. 31 (3%) individuals in the sample claimed to have been either fired or laid off since their injuries.

Persons who were concerned that their employers might limit future promotion or other job opportunities because of their injuries amounted to 33.4% of the workers. The majority (64.1%) were not concerned about this prospect. Three (0.3%) workers in the sample claimed to have already lost a promotion or other job opportunity.

Persons concerned about being fired/laid off as well as about promotion or other job opportunities represented 29.1% of the sample. However, 87.1%

of those who were concerned about being fired or laid off were also concerned about having future promotions or other job opportunities limited.

(b) Supervisors'/Co-Workers' Attitudes

Only 13.9% of the workers indicated that their supervisors thought that they were faking or exaggerating their injuries; 84.6% of them did not think that this was the case. 3 persons (0.3%) mentioned that their co-workers also felt that they were faking or exaggerating their injuries.

According to 10.1% of the interviewed workers, their supervisors blamed them for the injuries, while 3 (0.3%) of them were blamed by co-workers. The majority (87.9%) of the workers, however, did not share these concerns.

(c) Current Work Situation

Table 2 summarizes workers' opinions about the impact of their injuries on earnings and health. Generally, over half of the workers interviewed were never or rarely concerned about their current or future

Table 2

Workers' Feelings within the Past Month about their Current and Future Earning Capacities and the Possibility of Worsening their Injuries by Returning to Work

Question	Response of Injured Workers									
	Never		Rarely		Sometimes		Often		All the Time	
	Count	% of Sample of Injured Workers	Count	% of Sample of Injured Workers	Count	% of Sample of Injured Workers	Count	% of Sample of Injured Workers	Count	% of Sample of Injured Workers
How often do you feel like you can't support your family the same way you used to?	343	32.8%	183	17.5%	220	21.1%	133	12.7%	163	15.6%
How often do you feel afraid that in the future you will be unable to earn a living?	356	34.1%	213	20.4%	228	21.8%	127	12.2%	114	10.9%
How often do you feel worried that your (injured body part) will get worse if you continue to work or return to work?	245	23.4%	207	19.8%	279	26.7%	166	15.9%	141	13.5%

earning capabilities, while one-fifth of them were sometimes concerned. In general, the sample of workers expressed more concern for worsening of the injury as a result of working than for their current or future economic situations; over half of the sample feared worsening of the injury as a result of working at least sometimes.

(d) Employment Status and Ability to Work Properly during the Four Weeks Preceding the Interview

65.1% of the injured workers had returned to work prior to the month of the interview. Table 3 shows the average portion of time their injuries made it difficult for these workers to perform various aspects of their jobs. Most of the workers sampled rarely or never experienced difficulty at any time with most aspects of their work that were questioned. The task least affected was speaking with people in person, in meetings, or on the phone. However, a noticeable segment of the sample had difficulty, at some point, executing various tasks. For example, most of the time 13.8% found it difficult to stick to their routines or schedules, and 19.0% found it difficult to lift, carry, or move objects at work. Over half had problems bending, twisting, or reaching at least some of the time.

■ *Workers' Health*

(a) General Health

The majority of the workers reported positively on their health at the time of the interview. Those who assessed their health as excellent, very good, or good collectively accounted for 75.9% of the sample of workers. Only 7.4% reported poor health. Figure 6 illustrates the workers' assessments of their health.

(b) Effects of Workers' General Health on Activities Performed during a Typical Day

Health issues caused some moderate daily activities, such as moving a table or pushing a vacuum cleaner, to be limited a lot for 37.9% of the workers. Such activities were only limited a little for 34.8%, and not limited at all for 27% of the workers.

Other, more strenuous activities, such as climbing several flights of stairs, were limited a lot for 26.9% of the workers, limited a little for another 26.9%, and not limited at all for 45% of the workers. Persons who did not have to engage in more strenuous activities probably reported that they were not limited in such activities. This could help to explain the greater limitation of moderate than more strenuous activities.

(c) Effects of Workers' Physical and Emotional Health on Work or Other Regular Daily Activities during the Month Preceding the Interview

During the four weeks preceding the interview, 61.3% of the workers accomplished less than they would have liked because of their physical health. Also, 64.3% of them were limited in the kind of work or other daily activities that they undertook.

For the majority of workers, emotional problems, such as feeling stressed or anxious, did not affect their work or regular daily activities. 45% of them accomplished less than they would have liked because of emotional problems, while 31.3% were prevented from working as carefully as usual.

Normal activities of most of the workers were affected by pain. While only 16.1% indicated that they were not affected at all, nearly 70% were impacted by injury-related pain to some degree.

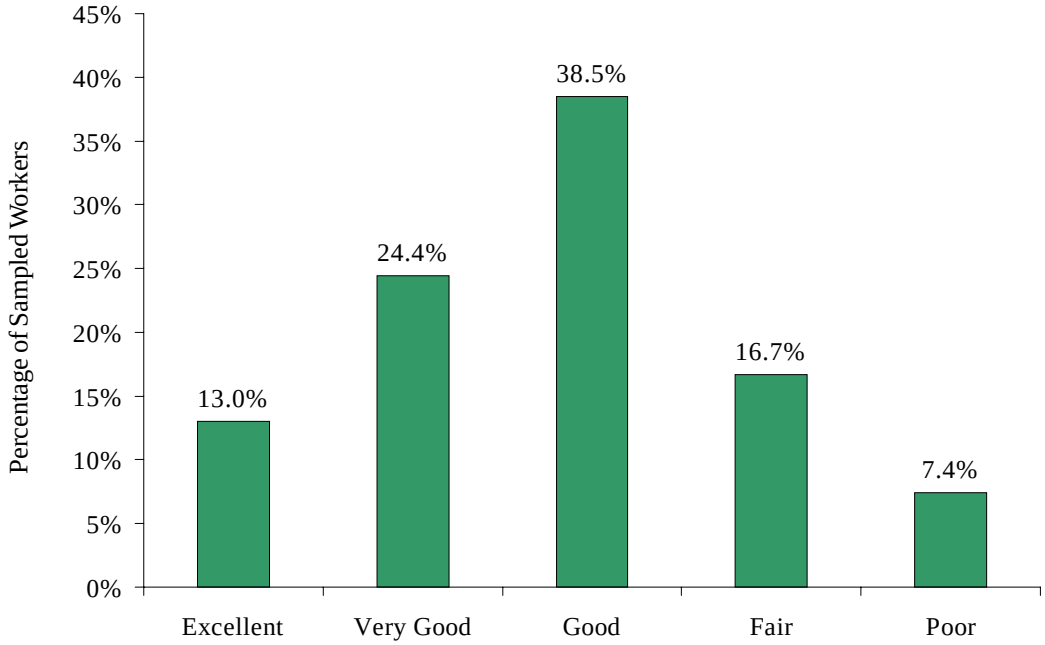
Table 3

Difficulties Experienced on the Job during the Month Preceding the Interview

Question	Response of Injured Workers									
	Most (75% or More) of the Time		Half (50%) of the Time		Some (25%) of the Time		None of the Time		Not Part of the Job	
	Count	% of Sample of Injured Workers	Count	% of Sample of Injured Workers	Count	% of Sample of Injured Workers	Count	% of Sample of Injured Workers	Count	% of Sample of Injured Workers
How much of the time has your injury made it difficult to…..										
a. Stick to your routine or schedule?	144	13.8%	33	3.2%	125	12.0%	367	35.1%	5	0.5%
b. Do your work without stopping to take breaks or rest?	54	5.2%	23	2.2%	135	12.9%	452	43.3%	9	0.9%
c. Do your work without making mistakes?	91	8.7%	10	1.0%	49	4.7%	512	49.0%	11	1.1%
d. Finish work on time?	101	9.7%	12	1.1%	62	5.9%	487	46.6%	10	1.0%
e. Lift, carry, or move objects at work?	199	19.0%	72	6.9%	127	12.2%	249	23.8%	27	2.6%
f. Walk or move around different locations, e.g., to go to a meeting?	45	4.3%	46	4.4%	163	15.6%	406	38.9%	13	1.2%
g. Bend, twist, or reach?	180	17.2%	49	4.7%	149	14.3%	290	27.8%	6	0.6%
h. Use hand-held tools or equipment, e.g., a pen, drill, sander, keyboard, or computer mouse?	108	10.3%	23	2.2%	48	4.6%	383	36.7%	112	10.7%
I. Concentrate on your work?	98	9.4%	17	1.6%	73	7.0%	476	45.6%	9	0.9%
j. Speak with people in person, in meetings, or on the phone?	19	1.8%	29	2.8%	46	4.4%	556	53.2%	24	2.3%

Figure 6

Workers' Assessment of their General Health at the Time of the Interview



(d) General Disposition of the Workers during the Month Preceding the Interview

Table 4 illustrates the disposition of the workers in relation to their general health for the four weeks prior to the interview. Most workers in the sample felt peaceful and calm at least some of the time. Only 9.9% of them reported feeling this way all of the time, and 12.0% claimed never to feel peaceful and calm. 13.4% of the workers did not have a lot of energy at any time during the period considered. Individuals who felt "downhearted and blue" a little of the time or not at all collectively represented 52.6% of the sample.

There was also a visible relationship between the workers' dispositions and their assessment of their general health. Of those who felt peaceful and calm all of the time, only 1.9% were experiencing poor health. On the other hand, for those who did not feel this way at any time, as much as 27.2% of them were in poor health. Similar trends were observed for the workers' energy levels and their feelings of "downheartedness." Nobody having a lot of energy all of the time reported poor health, while about one in every four persons who did not have a lot of energy at any time indicated being in poor health. Additionally, only 1.7% of those who did not feel "downhearted and blue" at any time were experiencing poor health, while 33.3% of those that felt this way all of the time cited poor health.

Table 4

Disposition of the Injured Workers by their Assessment of their General Health during the Four Weeks Preceding the Interview

Question	Response of Injured Workers															
	All of The Time								Most or a Good Bit of the Time							
	Sample of Injured Workers		Those in Excellent or Very Good Health		Those in Good or Fair Health		Those in Poor Health		Sample of Injured Workers		Those in Excellent or Very Good Health		Those in Good or Fair Health		Those in Poor Health	
	Count	%	Count	% of Those with Given Response	Count	% of Those with Given Response	Count	% of Those with Given Response	Count	%	Count	% of Those with Given Response	Count	% of Those with Given Response	Count	% of Those with Given Response
How much of the time during the four weeks preceding the interview…..																
a. Have you felt peaceful and calm?	103	9.9%	75	72.8%	26	25.2%	2	1.9%	355	34.0%	169	47.6%	181	51.0%	5	1.4%
b. Did you have a lot of energy?	93	8.9%	70	75.3%	23	24.7%	0	0.0%	405	38.8%	183	45.2%	218	53.8%	4	1.0%
c. Have you felt downhearted and blue?	72	6.9%	9	12.5%	39	54.2%	24	33.3%	203	19.4%	46	22.7%	129	63.5%	28	13.8%

Question	Response of Injured Workers															
	Some or a Little of the Time								None of the Time							
	Sample of Injured Workers		Those in Excellent or Very Good Health		Those in Good or Fair Health		Those in Poor Health		Sample of Injured Workers		Those in Excellent or Very Good Health		Those in Good or Fair Health		Those in Poor Health	
	Count	%	Count	% of Those with Given Response	Count	% of Those with Given Response	Count	% of Those with Given Response	Count	%	Count	% of Those with Given Response	Count	% of Those with Given Response	Count	% of Those with Given Response
How much of the time during the four weeks preceding the interview…..																
a. Have you felt peaceful and calm?	458	43.8%	117	25.5%	305	66.6%	36	7.9%	125	12.0%	30	24.0%	61	48.8%	34	27.2%
b. Did you have a lot of energy?	403	38.6%	102	25.3%	264	65.5%	37	9.2%	139	13.3%	36	25.9%	67	48.2%	36	25.9%
c. Have you felt downhearted and blue?	523	50.0%	186	35.6%	316	60.4%	21	4.0%	242	23.2%	150	62.0%	88	36.4%	4	1.7%

(e) Effects of Workers' Physical and Emotional Health on their Social Activities during the Month Preceding the Interview

Physical and emotional health problems did not interfere with the social activities of 38.8% of the workers during the month preceding the interview. 18% were affected a little of the time; 20.5% some of the time; 14.4% most of the time; and 8.2% had their social activities affected all of the time.

(f) Workers' Use of Prescription Pain Medication during the Month Preceding the Interview

Nearly six of every 10 workers took any prescription pain medication in the month preceding the interview. 23.9% of them took such medication some days; 10.7% almost every day; and 21.5% took it every day.

■ Job Held at the Time of Injury

The vast majority of workers in the sample (94.6%) were employed on a permanent basis at the time of injury, with an average of 3.7 years of service.

Table 5 shows the distribution of the sample of injured workers among various job categories and the average hours worked per week at the time of injury. The two top categories for injuries were Service (32.1%) and Transportation and Material Movers (20.8%). It is also shown that, on average, the respondents tended to work longer than the standard 40-hour week. Except for one category, the job classification in the questionnaire did not lend itself to easy comparison with administrative claims data. The sole exception, Farming, Forestry, or Fishing, accounted for 1.2% of the sample of injured workers. As reported in the *Florida Division of Workers' Compensation 1999 Annual Report*, for 1998 injuries this category of workers accounted for 1.7% Florida's total lost-time injuries.

Employers' Actions as a Result of the Injuries

77.6% of the workers experienced health limitations, either physical or emotional, as a direct result of their injuries. In 34.4% of these cases with health limitations, employers modified the job schedules or provided light duty or other help to accommodate the limitations. At the time of the interview about half of these workers were still in a modified job or schedule.

■ Effects of the Injuries on the Economic Well-Being of Injured Workers

34.6% of the injured workers had not returned to work after their injuries. 51.5% remained in the same job with the same employer; 6.5% remained with the same employer but in a different job; 1.8% worked for a new employer but in the same job; and 4.2% worked for a new employer and in a different job. These figures indicate a simple return-to-work rate (i.e., a return-to-work rate at any wage) of 64%. This is somewhat lower than the comparable rate for all injured workers in Florida (about 90%) as cited in the *Florida Division of Workers' Compensation Statistical Supplement to the 1999 Annual Report.* The relative recentness of injuries among the interviewed workers, and the fact that the division's rate of return looks at four quarters after the injury quarter account for the difference.

(a) Effects on Salaries/Wages

Tables 6a and 6b illustrate the earnings of workers before and after their injuries. Only salaries/

Table 5

Distribution of Injured Workers among Various Job Categories and Average Hours Worked Per Week at the time of the Injury

Job Category	Sample of Injured Workers		Average Hours Worked Per Week
	Count	%	
Executive, Managerial, or Professional	144	13.8%	40.8
Technical	24	2.3%	41.5
Outside Sales	20	1.9%	44.2
Administrative Support	68	6.5%	38.0
Protective Service	38	3.6%	44.0
Service Including Retail Sales Except Protective	335	32.1%	34.7
Craft and Repair	159	15.2%	51.2
Operatives and Fabricators	25	2.4%	43.2
Farming, Forestry, or Fishing	13	1.2%	45.7
Transportation, Material Movers, etc.	217	20.8%	46.7

Table 6a

Economic Effects of the Injuries: Effects on Basic Pay and Hours Worked Per week

Current Job Situation	Method of Reporting Pay	Basic Pay					
		Sample of Injured Workers		Average Pay / Reporting Period		Average Hours / Week	
		Count	%	Before Injury	After Injury	Before Injury	After Injury
Same Employer & Same Job:							
	Hourly	198	18.9%	$9.80	$9.87	40	37
	Weekly	178	17.0%	$442.20	$438.60	43	42
	Bi-Weekly	93	8.9%	$835.11	$841.18	38	37
	Twice Monthly	3	0.3%	$677.67	$677.67	37	35
	Monthly	11	1.1%	$2,085.16	$2,118.52	50	50
	Annually	18	1.7%	$36,533.33	$36,700.00	39	37
Summary of Job Situation		**501**	**47.9%**	**$465.20/week**	**$462.09/week**	**41**	**40**
Same Employer & Different Job:							
	Hourly	39	3.7%	$10.02	$8.75	40	31
	Weekly	13	1.2%	$513.10	$387.12	49	40
	Bi-Weekly	8	0.8%	$1,103.50	$841.38	41	41
	Twice Monthly	No workers were in this category					
	Monthly	1	0.1%	No change in hours worked or rate of pay			
	Annually	No workers were in this category					
Summary of Job Situation		**61**	**5.8%**	**$488.55/week**	**$372.81/week**	**43**	**37**
New Employer & Same Job:							
	Hourly	8	0.8%	$11.40	$11.10	41	44
	Weekly	9	0.9%	$416.94	$327.11	37	33
	Bi-Weekly	2	0.2%	$915.00	$680.00	40	38
	Twice Monthly	No workers were in this category					
	Monthly	No workers were in this category					
	Annually	No workers were in this category					
Summary of Job Situation		**19**	**1.8%**	**$447.28/week**	**$385.17/week**	**39**	**38**
New Employer & Different Job:							
	Hourly	23	2.2%	$6.73	$7.43	41	37
	Weekly	13	1.2%	$331.08	$361.00	43	43
	Bi-Weekly	1	0.1%	$1,100.00	$750.00	40	40
	Twice Monthly	No workers were in this category					
	Monthly	1	0.1%	$3,000.00	$2,000.00	48	35
	Annually	1	0.1%	$27,000.00	$24,000.00	40	40
Summary of Job Situation		**39**	**3.7%**	**$485.25/week**	**$394.48/week**	**42**	**39**
Sample Summary		**620**	**59.2%**	**471.57/week**	**403.64/week**	**42**	**39**

Table 6b

Economic Effects of the Injuries: Effects on Overtime, Tips, Commissions, etc.

Current Job Situation	Method of Reporting Pay	Overtime, Tips, Commissions, etc.						
		Workers Who Retained Some Overtime, etc. Following Injury				Workers Who Lost All Overtime, etc. Following Injury		
		Count	% of Sample of Injured Workers	Average Weekly Amount		Count	% of Sample of Injured Workers	Average Weekly Amount Before Injury
				Before Injury	After Injury			
Same Employer & Same Job:								
	Hourly	8	0.8%	$130.03	$157.93	79	7.6%	$164.74
	Weekly	4	0.4%	$101.01	$73.25	28	2.7%	$230.42
	Bi-Weekly	4	0.4%	$170.00	$152.50	16	1.5%	$159.42
	Twice Monthly	0	-	-	-	2	0.2%	$150.00
	Monthly	0	-	-	-	2	0.2%	$175.00
	Annually	0	-	-	-	4	0.4%	$78.62
Summary of Job Situation		**16**	**1.6%**	**$133.68**	**$127.89**	**131**	**12.6%**	**$159.70**
Same Employer & Different Job:								
	Hourly	2	0.2%	$105.00	$32.50	12	1.1%	$187.52
	Weekly	2	0.2%	$321.70	$206.70	2	0.2%	$225.00
	Bi-Weekly	2	0.2%	$200.00	$200.00	3	0.3%	$161.67
	Twice Monthly	No workers were in this category						
	Monthly	1	0.1%	$327.00	$75.00	0	-	-
	Annually	No workers were in this category						
Summary of Job Situation		**7**	**0.7%**	**$238.43**	**$128.55**	**17**	**1.7%**	**$191.40**
New Employer & Same Job:								
	Hourly	2	0.2%	$100.00	$195.00	2	0.2%	$133.80
	Weekly	2	0.2%	$81.76	$114.07	2	0.2%	$100.00
	Bi-Weekly	0	-	-		1	0.1%	$190.00
	Twice Monthly	No workers were in this category						
	Monthly	No workers were in this category						
	Annually	No workers were in this category						
Summary of Job Situation		**4**	**0.4%**	**$90.88**	**$154.54**	**5**	**0.5%**	**$141.27**
New Employer & Different Job:								
	Hourly	3	0.3%	$78.33	$96.67	7	0.7%	$174.86
	Weekly	2	0.2%	$46.22	$150.00	2	0.2%	$140.00
	Bi-Weekly	No workers were in this category						
	Twice Monthly	No workers were in this category						
	Monthly	No workers were in this category						
	Annually	0	-	-	-	1	0.1%	$195.00
Summary of Job Situation		**5**	**0.5%**	**$62.28**	**$123.34**	**10**	**1.0%**	**$169.95**
Sample Summary		**32**	**3.2%**	**$131.32**	**$133.58**	**163**	**15.8%**	**$165.58**

wages from the jobs on which they were injured have been analyzed, because data pertaining to other jobs were insufficient for meaningful evaluation.

Adequate data for the determination of salaries/wages prior to and after the injuries were available for 90.7% of all workers in the sample who returned to work. For most employment situations, neither basic pay nor hours worked per week were seriously affected by the injuries. Least affected were individuals remaining in the same jobs with the same employers. Some persons even received an increase in basic pay since returning to work. The group with the greatest reduction in basic pay and hours of work consisted of persons who remained with the same employer but had to be reassigned to different jobs. Decreases were as much as $3.20 per hour and 9 hours per week.

Some workers in all employment situations suffered substantial reduction in income from overtime work, commissions, tips, etc. As demonstrated in Table 6b, 19% of the workers interviewed had received such income in addition to their basic pay. However, after returning to work, only 16.4% of those workers who had received overtime work, commissions, tips, etc., continued to get this additional payment. At the individual level, some workers received post-injury increases in the amount of this payment, while others experienced a reduction. However, overall, there was only a $2.26 per week difference between the pre- and post-injury amounts for those workers who continued to receive payment from these sources.

The full impact of injuries on total remuneration could not be assessed because sufficient data relating to other jobs were not available.

(b) Effects of Changes in Pay on Workers and their Families

Table 7 shows the effects of injuries on workers' finances. The average response rate of 53% reflects the fact that many workers were not willing to divulge information about their finances. Reduction in income following the injury affected the financial management of many households to the extent that about 39% to72% of the sample of workers experienced problems paying their bills. Also, approximately 30% to 57% of the sample had to dip into their savings; 23% to 43% had to borrow money from friends, family or the bank, and only 6% to 11% had to resort to such extreme measures as selling their cars or other belongings. It should be noted, however, that the number of persons who did not dip into their savings does not reflect a lack of necessity to do so since many workers commented that they did not have any savings. Also, though numbers were relatively small, there were distinct trends indicating that the frequencies with which workers experienced these specific effects, in some instances, were dependent on the presence of a spouse or partner and/or children of various age groups in the household.

Table 8 shows the impact of children and a spouse or partner on the financial effects of injuries. For purposes of the analysis, the stated effects have been given a severity rating whereby having to sell one's car or other belongings was considered the most severe effect. Borrowing money was next, followed by dipping into one's savings, and then problems paying bills, which was considered the least severe. Workers were placed in only one category on this scale.

Each of the stated types of households was noticeably impacted by the reduction in earnings due to injury. However, when considering workers who reported no adverse effects, the percentage of those living with a spouse or partner was a little more than twice the percentage of those who had no spouse or

Table 7

Effects of Injuries on Workers' Finances

Specific Effect	Response of Injured Workers						Total Responses		Workers Who Did Not Respond		Total Sample
	Yes			No							
	Count	% of Sample	% of Total Responses	Count	% of Sample	% of Total Responses	Count	% of Sample	Count	% of Sample	
Had problems paying bills	403	38.6%	72.2%	155	14.8%	27.8%	558	53.4%	487	46.6%	1,045
Had to dip into their savings	316	30.2%	56.7%	241	23.1%	43.3%	557	53.3%	488	46.7%	1,045
Had to borrow money from friends, family or bank	238	22.8%	42.8%	318	30.4%	57.2%	556	53.2%	489	46.8%	1,045
Had to sell car or other belongings	60	5.7%	10.8%	495	47.4%	89.2%	555	53.1%	490	46.9%	1,045

Table 8

Impact of Children and a Spouse or Partner on Financial Effects of Injuries

Most Severe Effect of Injury on Finances *	Workers Living with A Spouse or Partner										Workers Not Living with A Spouse or Partner										Total Responding Per Effect	
	Minors Only Under 6 Years Old		Minors Only 6-17 Years Old		Children 6-17 Years Old and Younger		No Children 17 Years Old and Younger		Total with Spouse or Partner		Minors Only Under 6 Years Old		Minors Only 6-17 Years Old		Children 6-17 Years Old and Younger		No Children 17 Years Old and Younger		Total without Spouse or Partner			
	Count	% of Total Responses Per Domestic Situation	Count	% of Total Responses Per Domestic Situation	Count	% of Total Responses Per Domestic Situation	Count	% of Total Responses Per Domestic Situation	Count	% of Total Responses Per Domestic Situation	Count	% of Total Responses Per Domestic Situation	Count	% of Total Responses Per Domestic Situation	Count	% of Total Responses Per Domestic Situation	Count	% of Total Responses Per Domestic Situation	Count	% of Total Responses Per Domestic Situation	Count	% of Total Responses Per Domestic Situation
No adverse effects reported	4	11.4%	32	28.6%	8	15.4%	59	34.9%	103	28.0%	0	0.0%	4	13.8%	0	0.0%	8	16.3%	12	11.9%	115	24.5%
Had problems paying bills	4	11.4%	7	6.3%	3	5.8%	16	9.5%	30	8.2%	0	0.0%	2	6.9%	2	14.3%	1	2.0%	5	5.0%	35	7.5%
Had to dip into their savings	2	5.7%	31	27.7%	12	23.1%	41	24.3%	86	23.4%	1	11.1%	9	31.0%	1	7.1%	11	22.4%	22	21.8%	108	23.0%
Had to borrow money from friends, family or bank	19	54.3%	34	30.4%	20	38.5%	37	21.9%	110	29.9%	6	66.7%	11	37.9%	9	64.3%	25	51.0%	51	50.5%	161	34.3%
Had to sell car or other belongings	6	17.1%	8	7.1%	9	17.3%	16	9.5%	39	10.6%	2	22.2%	3	10.3%	2	14.3%	4	8.2%	11	10.9%	50	10.7%
Total responses per domestic situation	35	100.0%	112	100.0%	52	100.0%	169	100.0%	368	100.0%	9	100.0%	29	100.0%	14	100.0%	49	100.0%	101	100.0%	469	100.0%

***** Note: Respondents were included in the effect of injury only for their most severe reported effect.

partner in the home. For the most severe effect experienced, having to borrow money from friends, family, or the bank accounted for the highest percentage of respondents. Households without a spouse or partner had a 20.6 percentage point higher frequency with which persons experienced this effect than homes with a spouse or partner. However, when it became necessary to sell one's car or other belongings, there was no apparent relationship between this effect and the presence of a spouse or partner in the household.

All respondents who did not live with a spouse or partner and had children under 6 years old experienced adverse effects due to reduced earnings after the injury. In addition, when the minors were only under 6 years old the effects were always more severe than having problems paying bills. Also, in this type of household, the two most severe effects collectively accounted for about 89% of the respondents, though overall numbers of workers were small. On the other hand, for homes with a spouse or partner and minors only under 6 years old, 11.4% of the respondents reported no adverse effects, and 11.4% reported problems paying bills as their most severe effect.

For both types of spousal arrangements, when there were children under 6 years old, a greater percentage of respondents experienced the more adverse financial effects than when households had minors only 6-17 years old. The more specialized nutritional and clothing requirements of very young children, lower earning capacity of younger parents, as well as the fact that many teenagers usually have part-time jobs, could have contributed to these results.

Domestic settings with no children 17 years and younger could have represented homes with children older than 17 years and/or homes with no children because the survey did ask for this distinction. When there was no spouse or partner living in these households, the percentage of respondents who reported borrowing money as their most severe effect was 50.5%, and when a spouse or partner was present the frequency was 21.9%.

■ *General Comments*

General comments of the injured workers ranged from complete satisfaction with the Florida workers' compensation system to dissatisfaction with the administration. Following is a summary of some of the positive and negative comments. As expected, those with negative experiences were able to offer more specific comments.

Summary of Positive Comments

1. All experiences with the WC system have been positive.
2. Appreciated the survey and the opportunity to give accolades to the WC System.
3. Excellent survey; great idea; should be done more often.
4. Pleased to have had the opportunity to choose the doctor from employer's MCA.
5. Very pleased with the services received from the carrier.
6. No complaints; everything went smoothly; appreciated the service from Liberty Mutual.
7. No problems; happy with doctors and claims handlers.
8. Very pleased; back to work full-time; no limits.
9. Everyone was very helpful; carrier sent the first check by Federal Express, which was very helpful.
10. First job-related injury in 20 years; was treated fairly by WC system.
11. Employer was very helpful and held job until worker returned to work.
12. Employer was great and found light duty for returning worker.

13. Physiotherapy was a great experience.

Summary of Negative Comments

Adjusters:
1. Were rude and seemed not to care.
2. Never returned employees' calls.
3. Provided outdated employee brochure.
4. Assigned me to a doctor that was too far away from home.
5. Made medical decisions that were in disagreement with doctors.

Doctors:
1. Were insulting and seemed not to care.
2. Should not treat WC workers if they are not allowed to treat Medicare patients.
3. First doctor was too busy; alleged to have commented that he was there to save money for the insurance company.
4. First doctor was terrible; worker had to switch doctors.
5. Doctor's office was too slow in providing help.
6. Received hurried, unsatisfactory treatment and could not return to work upon release from doctor.
7. WC doctor was horrible, and referral to another doctor was slow.
8. Experienced difficulty getting diagnosis and treatment.

Carriers:
1. Were late paying benefits.
2. Delayed pharmacy approval.
3. Insisted on assigning a doctor with which the worker was not comfortable.
4. Did not respond promptly; never able to speak to persons immediately; had to leave many messages.
5. Were slow to authorize doctors.
6. Worker was accompanied to the doctor by insurance representative; couldn't speak freely with doctor.
7. Stopped payment after 4 weeks; worker had to hire an attorney to get benefits.
8. Sent papers that were confusing.

Return to Work:
1. Worker was concerned about reaching maximum medical improvement and having to be trained for another type of job.
2. No knowledge of alternative jobs was made available for injured workers.
3. Employer would not rehire worker after being released by the doctor to resume work.
4. Worker got fired after injury and is presently collecting unemployment compensation.
5. Worker got fired after the injury; received no money.
6. Worker felt pressured to return to work; fell two days after returning.
7. Worker was fired because of inability to work full-time.
8. Worker was not treated fairly; re-assigned to job that was not personally satisfying.
9. Worker had to go on leave shortly after returning because of new problems associated with the injury.
10. Worker was not employed though released to do light duty; light duty was not available with employer.
11. Workplace is not very safe; seventh injury with same employer.

Health Care:
1. First hospital was filthy; worker got an infection.
2. Authorization to receive physiotherapy took too long.
3. Medical center to which worker was referred was not suitable for treatment required.
4. Improvement needed in getting specialists assigned.
5. Had to travel too far to get to physiotherapist.
6. Experienced problems with knee because of delay in obtaining approval for physiotherapy.
7. Not fair that injured workers can't choose their own doctors.

8. Need to drive one hour to get to assigned doctor, and there are doctors located ten minutes away from worker's home.
9. Need more physiotherapists in the system.
10. Should offer home-care assistance; son had to dress injured worker.
11. Husband lost his job because he was responsible for taking worker to the doctor.
12. Living with pain; physiotherapy was painful.
13. Need to make appointment to see doctor too long in advance.