

Low-wage workers more likely to be injured while working

Low-wage workers are more likely to suffer financial losses after suffering on-the-job injuries and illnesses, according to researchers at the George Washington University School of Public Health and Health Services.

The report said that on average, only one in five low-wage workers have paid sick leave. When these workers are injured while working or suffer a workplace illness, they work less and end up receiving smaller paychecks.

Workplace injuries are all too common for low-wage workers. In 2010, 596 low-wage workers died from job injuries and 12,415 workers died from occupational illnesses. The report said that an additional 1.6 million low-wage workers had non-fatal injuries and 87,857 had non-fatal occupational illnesses.

To make matters worse, a majority of low-income workers who file for workers' compensation benefits don't receive enough compensation or in some cases, any benefits at all. This can have a detrimental effect on these workers and their families because many cannot afford to miss a paycheck or pay for medical bills or treatment.

The report found that many injured low-income workers don't receive workers' compensation because the insurance does not apply to their specific injury or illness or the amount received doesn't cover much of the medical costs. This is because some employers do not offer workers' compensation insurance that covers all medical expenses.

In other cases, wage replacement is not offered until a worker has missed three to seven consecutive days at work. Many of these workers don't miss this many days because they cannot afford to. The report found that a lot of low-income workers

do not report work-related injuries because of all the above reasons, which then makes them unable to receive any insurance coverage for their injuries.

This report shows just how many low-income workers suffer financially after a work accident. Despite the possible challenges of filing a worker's compensation claim, all injured employees should report their accident and consult a workers' compensation attorney to discuss what options they have to receive compensation while they recover from their injury.

Source: News Medical, "[Low-wage workers vulnerable to financial hits that can result from on-the-job injuries and illnesses](#)," Dec. 14, 2012