

## **Employers Paying the Price for Off-The-Job Injuries**

Employers have spent the last few years putting more emphasis on workplace safety, to meet with the ever-increasing demands of safety-based regulations. According to the National Safety Council, their combined efforts have lowered workplace death rates 17% since 1992. However, while businesses have been working to keep their employees safer and healthier while on the job, their efforts have been thwarted by the rate of fatalities occurring off-the-job, which has risen 14% in that same period. Companies find themselves spending a great deal of money to cover injuries from accidents unrelated to the workplace.

Statistics gathered for 2004 indicate that twice as many workers (which translates to 6.8 million people) were seriously injured while they were away from work than were injured while working. There were 49,000 injury-related deaths in 2004 that involved workers, and approximately 90% of these happened during non-working hours.

During that same period, the cost of employee injuries, both on- and off-the-job, was over \$330 billion. Almost 60% of this figure went towards medical costs for injuries that occurred while employees were not at work. This translates to a \$200 billion loss by the companies in payouts to employees who didn't even qualify for worker's compensation. In addition, non-work related injuries caused employees to lose 165 million days of work time. Compare that number with the 80 million lost workdays that resulted from actual workplace injuries.

The impact on business is even more significant than may appear on the surface. The Agency for Healthcare Research and Quality discovered that more money is spent on medical care to treat trauma and poisoning for people of working age than for any other health condition including cancer, heart conditions, mental disorders, upper respiratory conditions and asthma. In fact, the fallout from non-work related injuries on businesses is becoming so important that the country's first "Off-the-Job Safety Symposium" was held at Disney's Contemporary Resort in Orlando, Florida in early 2006. Businesses are beginning to understand the economic value of keeping their employees safe both on and off the job.

A survey of 1,300 companies conducted by the National Safety Council verified that businesses implementing off-the-job safety training programs are already realizing the benefit: 58% reported a drop in the number of employee injuries that occurred outside of work. Compare this to research presented at the 17th World Congress on Safety and Health at Work in the fall of 2005, which showed that every dollar businesses spent on safety instruction yielded \$3 to \$6 in savings in future health care costs, proving once again that prevention is the key.