

## Age and workplace injury

One of the questions that often arises when there is talk about people staying in the workforce longer is "what about workplace safety and the risks of injury?"

There are three key issues concerning older workers and workplace injury.

1. Are older workers more prone to injury?
2. How does workers' compensation insurance cover older workers?
3. Can older people physically cope with the demands of working?

Contrary to many people's expectations, older workers have a lower rate of work-related injury or illness than younger people. The age group with the highest rate of injuries is 45 to 49 year olds for both males and females (74 and 70 injuries respectively per 1,000 people who had worked at some time in the last 12 months).\*

The injury rate for workers aged 60 or more is 38.5 per 1,000 (36.4 for males and 41.8 for females). While generally males have a higher injury rate than females, the reverse applies for the 55 or older age group. Nevertheless, the injury rates for women aged 60 or more are still lower than those for any other age decade.

Under the various State and Federal workers' compensation schemes the coverage for workers older than the pension or retirement age is very limited in most States. Benefit periods have generally been limited to between six months and two years.

Aon Hewitt's data on life insurance shows that salary continuance coverage for workers older than the pension or retirement age is also very limited. Benefit periods for workers aged 65 or more are generally limited to between six months and two years and some schemes provide no coverage for older workers. There is a trend to increase this age restriction, but it is quite limited.

This is a disincentive for employers to retain older employees and for employees to remain in the workforce.

Whether older people are physically fit for work is very much related to occupation and skills. People in physically demanding jobs are clearly at a disadvantage. They are much less likely to assess their own health as being very good or excellent than people in clerical or professional occupations, regardless of age (57% of persons aged 15 or over compared with 72% of professionals or clerical workers).\*\* Nevertheless, over two-thirds (68%) of people aged 65 or more rate their health status as very good or excellent.\*\*\*

\* Australian Bureau of Statistics, *Work-Related Injuries Australia 2009-10*, Catalogue No. 6324.0.

\*\* Australian Bureau of Statistics, *Self-Assessed Health in Australia: A Snapshot, 2004-05*, Catalogue No. 4828.0.55.001

\*\*\* Australian Bureau of Statistics, *Health of Older People in Australia: A Snapshot, 2004-05*, Catalogue No. 4833.0.55.001