O-397 RETIREMENT PENSION POVERTY AMONG INJURED WORKERS WITH LONG TERM WORKERS’ COMPENSATION CLAIMS

Ellen MacEachen, Pam Hopwood, Meghan Crouch
University of Waterloo, Canada

Background: Sustaining sufficient income in retirement becomes particularly challenging for injured workers supported during their working years by workers’ compensation benefits. This study examined the income security of injured workers aged 65 and older in Ontario (Canada’s largest province) who had spent five years or more on workers’ compensation benefits.

Methods: Our 2019-2022 multi-method study involved: 1) scanning Canadian workers’ compensation policies on retirement age benefits; 2) reviewing Ontario parliament transcripts on political debates surrounding the injured worker pension benefit cuts; 3) in-depth interviews on workers’ experiences of workers’ compensation retirement benefits.

Results: Most Canadian workers’ compensation boards made significant cuts to retirement benefits, substantially reducing retired injured worker incomes. Monthly pension payments had shifted to lump-sum payouts, which disrupted workers’ access to social security supports. The political debates about cuts to injured worker retirement pensions focused mostly on affordability and concepts of worker deservingness. Interviews with injured workers revealed deep poverty of older injured workers.

Discussion: Workers’ compensation is intended to compensate for income losses related to work-related ill-health and injury, including losses to contributions to the Canadian pension retirement plan, but this is no longer provided in Canada and workers face related economic hardship.

Conclusion: Our study is one of the first to examine workers’ compensation benefits for injured workers in retirement. It draws attention to the problem of poverty among injured workers in their retirement years and raises questions about politics, reduced retirement benefits and adequacy of the Canadian social security net.