

RETAIL: ENCOURAGE EMPLOYEES TO BUY INTO AN ACCIDENT-FREE WORKPLACE.

Based on the chart below, employees in the retail industry skew much younger than other industries, with 47 percent of the workforce reporting at age 35 or younger on average. Childbirth and child care are also very important to this group, even though the population is evenly split between males and females. This group has a very high incidence of work-related illnesses or injuries — almost double that of manufacturing.



Following is a compilation of relevant data¹ for the retail industry by the Integrated Benefits Institute, a nonprofit supplier of and leader in health and productivity research. Here you'll find current demographics on various types of absence claims, including workdays lost, costs, and the

most prevalent causes. Keep them in mind as you devise your program for healthier practices and safer returns to work.

Since retail positions vary in associated physical demands, you may wish to consider these tips to help increase workplace productivity:

- Consider transitional return-to-work programs that may work well if your company is able to support part-time work schedules.
- Incorporate safety programs with incentives for reaching accident-free workday goals. This may help prevent musculoskeletal injury due to lack of awareness and/or focus.

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Worker Demographics:

% Male	51%
% Female	49%
Age < 35 years	47%
Age between 35 and 54 years	42%
Age 55+	11%
Daily wages and benefits	\$135
Additional lost productivity (LP) costs per absence	\$40

Short-term Disability:

Three most prevalent conditions:	Pregnancy and related Musculoskeletal conditions Injury and poisoning
Average claims per 100 covered lives ²	8.7
Annual lost workdays per claim ^{2, 3}	33.4
Total wage and LP costs per disability incident	\$4,045

Long-term Disability:

Three most prevalent conditions:	Musculoskeletal conditions Circulatory conditions Nervous system conditions
Average claims per 100 covered lives ²	2.2
Annual lost workdays per claim ^{2, 3}	205
Total wage and LP costs per disability incident	\$16,553

Workers' Compensation (Claims with Lost Time only):

Three most prevalent body part groups injured:	Back and Neck Lower Extremities Upper Extremities
Average claims per 100 full-time employees	2.3
Lost workdays per claim ^{2, 3}	50.9
Total Costs per incident	\$12,830

¹ Integrated Benefits Institute, "Benefits Intelligence," 2008 Benchmarking data. <www.ibiweb.org/benefitsintelligence>

² Claims refers to active claims. That is, any claim that was opened, closed, had any Lost Time, or on which any payments were made during 2008.

³ Lost Time data refers to workdays lost during calendar year 2008 only.