

# NBSIA Member Services Safety Bulletin

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## RISK MANAGEMENT FOR AN AGING WORKFORCE



The labor force will continue to age, with the annual growth rate of the **55-years-and-older** group projected to be **nearly 4 times** that of the overall labor force in **2012**.

The days of retiring in our 60's may be a thing of the past as we find ourselves continuing to work to age 75 and up!

The worker group **aged 65-75+** is predicted by the Bureau of Labor Statistics (BLS) to soar by more than **80% by 2016**. While valuable experience, increased productivity, and a decrease in accident frequency is brought by older workers, there is also an increase for *certain* kinds of accidents and injury risks due to growing older. A significant effect of aging is the diminishing ability to heal. Therefore, when an older worker is injured, the physical consequences can be greater and the healing process may take longer.

### Risk Management Concerns

The risk of severe injuries to older workers is predicted to have an impact on the workers' compensation system. According to the *Claims Journal*, "The chief risk management concerns...are increased falls, increased fatality rates, longer healing times, greater overall severity of injuries and more severe musculoskeletal disorders."\*

You can help lessen the impact by planning ahead with preventative measures. Below are some tips for workplace modifications and trainings. It pays to plan ahead!

### Slips, Trips and Falls

**IMMEDIATELY INSPECT AND  
CORRECT**

Later in life people lose the strength they once had; range of motion, vision, hearing and balance all weaken. "**Falls alone account for more than one-third of all injuries sustained by workers 65 and older,**" says *Claims Journal*.\* The number one way to reduce the risks of



slips, trips and falls is to immediately inspect and correct: keep work places clear of clutter and other trip hazards, be sure to bundle up cords. Clean up spills immediately and place rugs or mats at entrances where rain water could cause puddles. Identify and correct potential slip and fall hazards such as loose tiles, torn carpet and mats that don't lie flat. Do not stand on chairs, instead use step ladders to prevent falls.

### Ergonomics

Ergonomic evaluations of workplaces could help identify potential causes of fatigue and strain for older workers. Try to correct poor posture and other ergonomic irregularities before they cause injuries.



### Safe Driving

"Drivers (55 and above) are more likely than other drivers to have a crash at an intersection or when merging or changing lanes on a highway," says the *Claims Journal*.\* Testing new bus drivers through the Post Offer Employment Test (POET) and training current drivers online through TargetSolutions is an effective way to minimize the risk of accidents.

### Available Resources

NBSIA offers many resources to help with risk management needs, such as: on-site safety trainings in a variety of subjects (**including Slips, Trips and Falls**), ergonomic evaluations and online safety training.

"Older Workers." . Bureau of Labor Statistics, July2008. Web. 13 Feb 2012.  
<[http://www.bls.gov/spotlight/2008/older\\_workers/](http://www.bls.gov/spotlight/2008/older_workers/)>.

"Safety Modifications important For Aging Workforce." . Claims Journal, 10Mar2009.  
Web. 13 Feb 2012.

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