

Workers' Comp

It's the Most Wonderful Time of the Year... but Maybe Not for Workers' Comp

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The holiday season can conjure images of beautiful winter landscapes, bustling shops, and cozy family gatherings. But the reality of those sugarplum scenes isn't always so sweet, at least in the world of workers' compensation. These cold and busy months tend to bring an uptick in common workers' comp claims, such as slips and falls, back and knee injuries, mental health complaints, and exhaustion.

Run, Rudolph, Run

The holiday season always brings a surge in short-term work, especially in the already beleaguered retail and restaurant industries. Many people may be working multiple jobs and side gigs. While this time is typically a more prosperous time for both employers and employees, workers' comp injuries can go up too. Beyond poor weather, some workers might be hurrying or overworked, possibly due to understaffing or just trying to take on too much. They might not be fully trained on safety protocols or know their physical limits, so we usually see an increase in back strain and knee injuries. They also might have less time to see a doctor, or they aren't seen as quickly for treatment as they might at other times of the year.

Walking in a Winter Wonderland

Sprains and strains, trips and falls—these have consistently been the most common types of workers' comp injuries over the years. And incidents tend to go up in the wintertime, due to factors such as icy patches and slick floors from wet shoes and umbrellas. There's also a potential for frostbite or hypothermia in our colder regions. Slippery roads and other hazardous conditions can cause more work-related auto accidents too. Frequent occupational complaints related to the cold weather include hypothermia and frostbite, as well as trench foot (bad circulation in the lower extremities caused from constantly cold, wet feet) and chilblains (painful, itchy skin due to cold-damaged blood vessels).

Outdoor trades such as construction, fishing, logging, and first response are already at higher risk for workers' comp claims, due to the heavily physical nature of their work. Restaurant workers often frequently go in and out of their freezer storage. Cold weather increases everybody's risk, especially when combined with potential fatigue and distraction.

Blue Christmas

Mental health issues can both cause and result from workers' comp injuries during the winter. The holiday season is a tough time for many. Workers might be preoccupied due to stress or grieving for family and friends lost over the years and have an accident. Seasonal affect disorder, or SAD, is a temporary depressive episode due to the shorter, darker days of winter and can exacerbate distraction or other mental health challenges. Claims involving issues like depression and anxiety tend to go up this time of year. While the holidays are a time of excitement and good cheer for many, others experience dread and worry about money, vacation time, and the upcoming demands of family, gift-giving, and entertaining.

All these factors can aggravate one another, of course. Fatigue can make depression worse. And COVID-19 is still a major concern, especially with the emergence of worrisome variants. Despite many people's careful routines, this time of year brings more crowded stores, holiday parties, and family get-togethers. Employers can help their workers best by promoting work-life balance, providing extra training and supervision for newer workers, staying vigilant about potential safety issues, and supporting the necessary elements for their physical and mental well-being.



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