INQUIRY INTO PREVALENCE, CAUSES AND IMPACTS OF LONELINESS IN NEW SOUTH WALES

Organisation: Date Received: Injured Workers Campaign Network 27 October 2024

Submission to Upper House Inquiry into Prevalence, causes and impacts of loneliness in NSW

Annette Thorncraft

27/10/2024

Part of Leadership of Injured Workers Campaign Network

I wish to draw the Steering Committees eyes toward the horrific, preventable loneliness suffered by those in NSW that are "Socially Invisible" unprotected, and uncared for by all levels of society following an injury at work in NSW.

This loneliness adds to suffering, more complicated health problems, mental health problems and suicide. It prevents recovery and is another factor in failure to return to work after injury.

There has been no official or governmental follow up of injured workers once they leave the System. They have in reality ceased to exist, abandoned to their loneliness, poverty and poor overall health to exist if they can.

The current Workers Compensation System, as it is, now gives no voice to the injured worker themselves. Its design was to be adversarial in nature.

Unless you can legally prevail and have a whole person impairment score given you above 21% then you are denied long-term care. As a result, the majority of those seriously injured are limited to a grading below 21% meaning they are eligible to 5 years financial and medical help.

It does not matter about the validity of need; Insurance companies can deny and delay urgent medical help and use strategies like using so called Independent Medical Opinions that go against the entire medical opinion of the Injured worker to prevent delay or deny treatment and care. These opinions also deny those who cannot work due to their injury long term care.

Many leave the System with medical conditions made worse because of lack of timely care.

The following are several categories that express how this loneliness is inflicted progressively by others, and its impact on a group that are powerless to stand against the impact.

Isolation perpetuated by the workplace

Facing an unjust System, Injured workers soon learn that there is no one who will speak up for them. They become isolated and alone, silenced and powerless to stand against those who do have a say.

- 1. Workplaces can physically isolate workers by preventing contact with work colleagues without their presence of "supervision".
- 2. Workplaces can also refuse to provide suitable duties to enable rehabilitation to take place.
- 3. Workplaces can bully and terminate employment unjustly without sanction.
- 4. Work colleagues who witness mistreatment choose to look away because they fear if they speak up, then their job could be threatened too, by association. After all they have mortgages and families to support too.

This inflicted isolation and obstruction to rehabilitation could be eliminated by having effective regulation of workplaces and supervision of return to work when it is safe to return and suitable duties that are offered and adhered to.

Employers have always had legislative responsibilities for their injured workers, but over a decade of getting away with the above, some employers see injured workers as a liability and that they are entitled to treat them this way. Isolating a worker and leaving them without support sets them up to loneliness and further destroys chances to recover from a work injury. It reduces the chances of fairness under an already unjust System. By isolating a worker from help and encouragement futures are destroyed unnecessarily as a consequence.

Stigma

The stigma associated with Workers Compensation dehumanizes societies response to an injured worker

- Those who put in a workers compensation claim are treated with suspicion by all. They are perceived as fraudulent opportunists trying to cash in on a huge undeserved payout. The reality is that a worker would not put up with such unfair and abusive treatment if they had any other choice for medical help.
- 2. The more frustrated and desperate a worker becomes the more they are likely to respond in kind, to those mistreating them. This can be those they blame for the injury or injustice, those they see as able to put things right and then let them

down, or just anyone around in blasting distance. This further isolates a worker and dehumanizes the response. They lose any sympathy for the suffering they had and the worker is labelled as over-emotional, deserving of this treatment or even nut cases to be blocked. The longer a worker is on workers compensation the more isolated and alone they become, to the point that they do not reach out for help anymore because they give up and no one cares.

This stigma is unfounded. There is statistically only a tiny percentage of individuals trying to put in a fraudulent claim. Treating the vast majority undeservingly because of a tiny minority is simply wrong.

What cuts to the chase is that for decades no one has cared about injured workers. Their treatment has been dehumanized to the point of cruelty when they are least able to defend themselves. Media have demonized them and others have made fortunes denying help. Injured workers' complaints have rarely been listened to or believed or acknowledged by anyone. Regulators have not had the will or the power to stop the abuse or prosecute those doing it. They didn't even keep statistical records of complaints until 2023 but mostly fobbed them off.

Political promises have been made for change by some, but Inquiries and Investigations have been successively ignored and not acted upon, that detail the injustice present. Injured workers, on the other hand, have not been valued or cared for by anyone in a way that changes how they are treated by anyone to date, with power over them, though Legislative changes have started.

To eliminate stigma, you first need to give the life and future of an injured worker value and enforce sanctions on those that do not value them or behave badly.

Financial Stress

Many injured workers cannot meet the cost of living on a portion of their pre-injury wages. This can be 80% or less after 13 weeks. Socializing with friends and family become an unrealistic priority and costs money. Survival and paying for bills and medications and food become impossible to achieve.

1. A work injury can mean that payments for houses, cars and rent cannot be met.

Losing the mobility associated with the loss of transport and having to move out because of loss of housing means further isolation. This adds to the profound trauma and feeling of being alone and abandoned, experienced by many injured workers.

 To cope with out-of-control pain many turn to alcohol or other drugs to escape their suffering. Many become dependent on addictive pain medications. Addiction and a substance abuse further alienates what is a progressive and complicating physical and mental health disaster. It is an expression of desperation with no one to help or care.

The provision of a living wage provided by the safety net would significantly decrease loss of homes and transportation. It would save furthering the effects of isolation and loneliness and leave workers where their network of family and friends were.

Conclusion:

Loneliness is a powerful factor to be considered in the experiences of injured workers in NSW. Many of those seriously injured in NSW for over a decade have given up that help even exists or that anyone cares. Depression, anxiety, fear and abandonment to more pain and suffering figure high in the futures of those that do not meet the 21% Whole Person Impairment score and can no longer work due to their health.

The loneliness of surviving as such leads to further deterioration of physical, dental and mental health which is less likely to be treated as time goes on and hinders any form of recovery.

This whole unfolding scenario could be prevented, if the Workers Compensation System was fit for purpose, and workers received treatment and rehabilitation opportunities and so remained contributing tax paying members of society.

On Behalf of Injured Workers in NSW Annette Thorncraft