

# Return to Work in the Texas Workers' Compensation System, 2015



**Texas Department of Insurance**

**Workers' Compensation Research and Evaluation Group**

# Key Findings – Initial RTW

- The initial Return-to-Work (RTW) rate six months post-injury increased slightly from 76 percent of employees injured in 2012 to 83 percent in 2013.
- The RTW rate for 2013 is subject to revision as additional data are included the FY 2016 RTW results.
- The initial RTW rate for each of the other milestones also increased. The one year post-injury rate increased from 89 to 91 percent. The other milestones increased by one percentage point as well.
- Employees injured in 2013 and receiving TIBs payments returned to work at a rate of 83 percent, while 76 percent of Impairment Income Benefits (IIBs) claimants returned to work within six months.
- The initial RTW rate for SIBs claimants, which dropped to 37 percent, is subject to revision in the FY 2016 RTW report since there are few SIBs claimants injured in 2013.
- Injured employees working for large employers returned to work within six months at a higher rate (88 percent) within six months post-injury.

# Key Findings – Initial RTW

- All other employer size categories decrease steadily to 75 percent of injured employees in the smallest employer size of one to four employees and 74 percent of employees in the next employer size class of five to nine employees.
- Neck injuries experienced the lowest RTW rate with 77 percent of 2013 injured employees returning to work.
- Employees with upper, lower extremities, knee, or injuries had the highest RTW rate within six months post-injury, all of which were 83 percent or higher.
- Injured employees who did not return to work within six months of their injuries earned significantly less wages, on average of \$5,951, in the quarter preceding the injury.
- The construction (71 percent), mining (72 percent), and ASWMRS<sup>1</sup> (73 percent) industries had the lowest initial RTW rates in 2013.
- The highest RTW rates were in the educational services (91 percent), utilities (92 percent), and public administration (94 percent) industries.
- Geographically, the North, Central, and Southern regions had the highest initial RTW rates, at 84, 85, and 83 percent respectively.

<sup>1</sup> Administrative, Support, Waste Management, Remediation Services

# Key Findings – Initial RTW

- The West region had the lowest rate, with 78 percent returning to work within six months post-injury.
- Employees who returned to work within six months earned significantly higher wages (\$8,327 on average for the quarter preceding their injuries).
- Injured employees who returned to work within six months after their injuries returned to their pre-injury wages in approximately 1.25 years.
- More than two years are necessary to return to pre-injury wages for those who did not return to work within six months.

# Key Findings – Sustained RTW

- Approximately 75 percent of employees injured in 2013 found sustained employment within six months post-injury.
- The one year, 1.5 year and two year milestones all increased, with the one year period increasing the most, from 76 percent in 2011 to 81 percent finding sustained employment within six months in 2012.
- The sustained RTW rates of the remaining milestones of 1.5 and two years post-injury all increased, with changes from one to three percent.
- Injured employees receiving TIBs payments normally have the highest sustained RTW rates of the three benefit types. Approximately 76 percent of those employees injured in 2013 found sustained employment within six months post-injury, a slight increase over 2012 results.
- Approximately 66 percent of IIBs receivers injured in 2013 returned to sustained employment within six months post-injury, up from 60 percent of those injured in 2012.
- The SIBs sustained RTW rate within six months post-injury increased in 2011 from 27 to 35 percent. Year 2012 results are not included because there are too few cases to permit a separate analysis of SIBs outcomes.

# Key Findings – Sustained RTW

- Among body groups, back injuries (67 percent) and neck injuries (65 percent) have the lowest sustained RTW rates.<sup>1</sup>
- Injured employees with injuries to the knee (75 percent), upper extremities (74 percent), and lower extremities (73 percent) had the most favorable outcomes.
- Similar to the findings for the initial RTW rate, the largest employers have the highest sustained return to work rates (79 percent), which decreases as the size of companies decreases.
- For injuries sustained in 2013, four industries had sustained RTW rates below 70 percent – mining (59 percent), administrative, waste management, and remedial services (59 percent), construction (60 percent), and agriculture (61 percent).
- Five industries had sustained RTW rates over 80 percent or higher for injuries sustained in 2013. These are health care and social assistance (80 percent), finance and insurance (82 percent), educational services (84 percent), utilities (86 percent), and public administration (89 percent).

<sup>1</sup> Excluding the 'other' and 'not coded' groups.

# Key Findings – Sustained RTW

- The North (74 percent), Central (76 percent), and South (74 percent) regions have the highest rates 2013 sustained RTW rates. The East (68 percent) and West (68 percent) regions have the lowest rates of all regions for 2013 injuries.
- Injured employees who find sustained employment within six months post-injury earn on average approximately \$2,400 more in the quarter prior to the injury quarter, which widens on average to \$3,100 at three years post-injury quarter.
- Injured employees who did not secure sustained employment within the first six months after the quarter of injury take an average from two to three years before returning to pre-injury wages.

# Key Findings – Days Away from Work

- The overall average days away from work decreased from 51 days for 2009 injuries to 37 days for employees injured in 2013.
- Injured employees who do not find initial employment and sustained employment within the first six months of the injury return to work on average in 165 days. In contrast, those that do find initial and sustained employment within six months are back at work in approximately 2 weeks (16 days) on average.
- The overall median days away from work also decreased, from 21 days for 2009 injuries to 19 for 2013 injuries.
- Back injuries (53 days), neck injuries (56 days), and shoulder injuries (57 days) required the most number of days on average to return to work.
- The fewest days away from work among injury types were injuries to the lower extremities (45 days) and upper extremities (43 days).
- The oldest injured employees returned to work faster on average than younger injured employees. Injured employees ages 60 and over returned to work within 38 days, compared to 46 days for injured employees from 40 to 49 years of age.



# Key Findings – Days Away from Work

- Female injured employees return to work faster on average than male injured employees. Females returned to work in an average of 41 days. Males returned to work in 50 days on average, nine days more than females.
- Married and not married injured employees return-to-work patterns are very similar, at 46 and 45 days, respectively.

# RTW – Data and Methods

## Data Sources

- Quarterly wage data for years 2008–2014 were collected and provided by the Texas Workforce Commission (TWC) for injury years 2009-2013.
- Injured employees income benefit, claim, and impairment rating data for injury years 2009-2013 were collected and provided by Texas Department of Insurance, Division of Workers' Compensation (TDI-DWC).

## Study Population

- The RTW study population consists of 277,246 employees injured from 2009 through 2013 who received TIBs as a result of their work-related injury.

# RTW – Measures

## RTW Measurement

- If there are wages in the quarter that TIBs end, then the actual date that income benefits ended is considered the RTW date.
- If there are no wages in the quarter that TIBs ended, then the next quarter with wages is considered the RTW quarter. The midpoint date of that quarter is used to estimate the RTW date.
- If an injured employee had wages in the first and second quarters after the injury, then the first quarter with wages is considered the RTW quarter. The midpoint of that quarter is used to estimate RTW date.
- If an injured employee had wages in the quarter after the injury, but did not have two consecutive quarters of wages, the next quarter with wages is considered the RTW quarter. The midpoint of that quarter is used to estimate the RTW date.

# RTW – Measures

## **Initial RTW**

- The initial RTW rate is the percent of injured employees who returned to work for the first time after the injury. This figure is computed at five milestones after the work-related injury: six months; one year; one and one-half years; two years; and three years.

## **Sustained RTW**

- The sustained RTW rate is the percent of injured employees who returned to work and stayed employed for three consecutive quarters (nine months) within the first two quarters after the work-related injury. This figure is computed at five milestones, or periods, after the work-related injury: six months, one year, one and one-half years, two years, and three years.

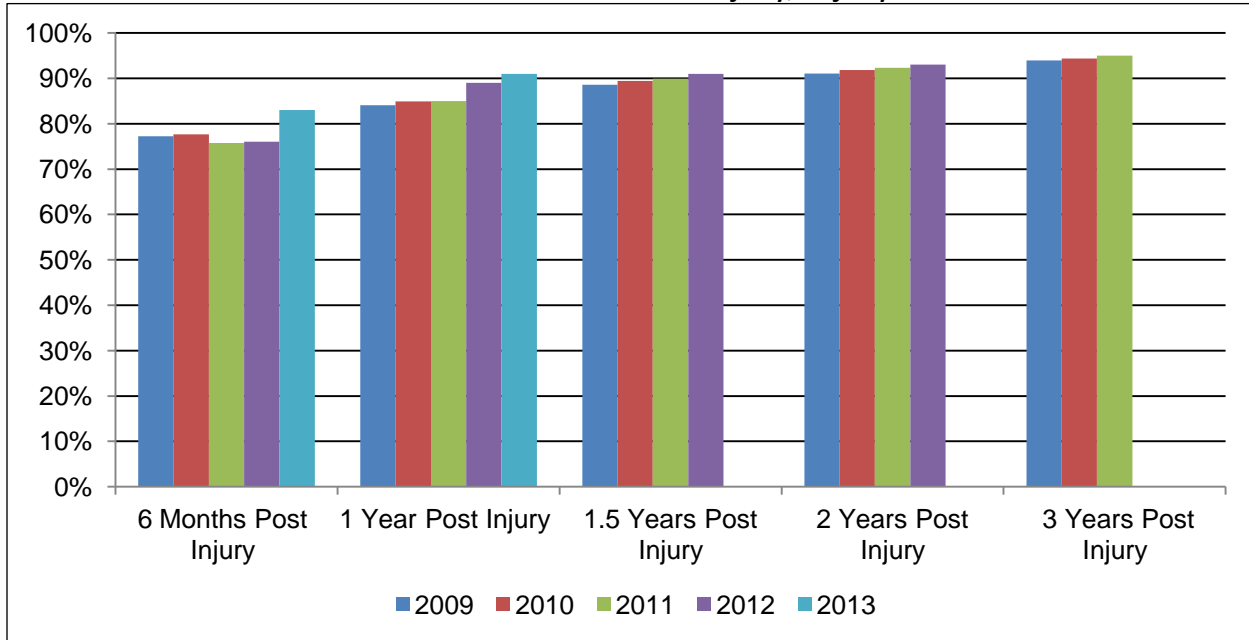
## **Median Number of Days Away From Work**

- The median number of days away from work is the number of days between the injury date and the RTW date. The median number of days away from work is calculated using the date of injury, the dates when income benefits begin and end, and quarterly wage data.

# Initial Return to Work

# Initial RTW

Initial RTW Rate within Six Months Post-Injury, Injury Years 2009 - 2013



Note 1: The study population consists of 277,246 employees injured in 2009-2013 who also received Temporary Income Benefits (TIBs). The third year of 2012, and the 1.5, second, and third years of 2013 are excluded due to insufficient data. Insurance, Workers' Compensation Research and Evaluation Group, 2015.

# Initial RTW

Initial RTW Rate Data for Previous Chart, Injury Years 2009 - 2013

	6 Months Post Injury	1 Year Post Injury	1.5 Years Post Injury	2 Years Post Injury	3 Years Post Injury
2009	77%	84%	89%	91%	94%
2010	78%	85%	89%	92%	94%
2011	76%	85%	90%	92%	95%
2012	76%	89%	91%	93%	
2013	83%	91%			

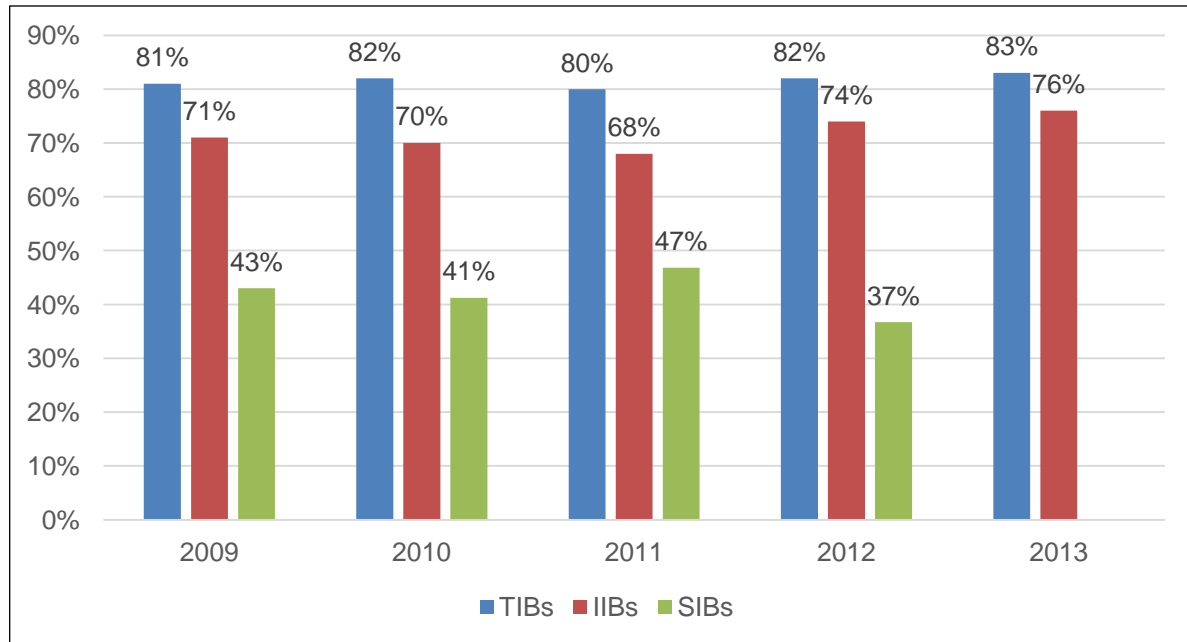
Note 1: The study population consists of 277,246 employees injured in 2009-2013 who also received Temporary Income Benefits (TIBs).

Note 2: The third year of 2012, and the 1.5, second, and third years of 2013 are excluded due to insufficient data.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

# Initial RTW

Initial RTW Rate by Benefit Type, within Six Months Post-Injury Injury Years 2009 - 2013



Note 1: The study population consists of 277,246 employees injured in 2009-2013 who also received Temporary Income Benefits (TIBs).

Note 2: SIBs results for 2012 are excluded due to insufficient data. Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.



# Initial RTW

## Initial RTW Rate within Six Months Post-Injury, by Employer Size, Injury Years 2009 - 2013

Employee Size	2009	2010	2011	2012	2013
1 to 4 employees	80%	78%	76%	78%	75%
5 to 9 employees	78%	76%	73%	78%	74%
10 to 49 employees	78%	79%	77%	81%	76%
50 to 99 employees	81%	82%	80%	84%	78%
100 to 499 employees	84%	85%	83%	85%	82%
500 or more employees	90%	89%	89%	90%	88%

Note: The study population consists of 277,246 employees injured in 2009-2013 who also received Temporary Income Benefits (TIBs).

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

# Initial RTW

## Initial RTW Rate within Six Months Post-Injury, by Body Group, Injury Years 2009 - 2013

Body Group	2009	2010	2011	2012	2013
Back	72%	73%	72%	78%	80%
Knee	81%	81%	78%	83%	84%
Lower Extremities	78%	79%	76%	81%	83%
Neck	72%	72%	70%	74%	77%
Not Coded	76%	75%	69%	79%	81%
Other	79%	78%	77%	81%	84%
Shoulder	77%	79%	76%	81%	82%
Upper Extremities	79%	80%	78%	82%	85%

Note : The study population consists of 277,246 employees injured in 2009-2013 who also received Temporary Income Benefits (TIBs).

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

# Initial RTW

## Initial RTW Rate within Six Months Post-Injury, by Employer Industry, Injury Years 2009-2013

Industry Type (Two-Digit NAICS Code)	2009	2010	2011	2012	2013
Agriculture, Forestry, Fishing, and Hunting	63%	67%	64%	66%	73%
Mining	61%	62%	59%	62%	72%
Utilities	90%	91%	87%	89%	92%
Construction	59%	60%	62%	60%	71%
Manufacturing	79%	77%	79%	79%	85%
Wholesale Trade	77%	79%	79%	76%	86%
Retail Trade	77%	78%	78%	76%	83%
Transportation and Warehousing	81%	82%	82%	82%	87%
Information	88%	85%	85%	85%	89%

Note: The study population consists of 277,246 employees injured in 2009-2013 who also received Temporary Income Benefits (TIBs).  
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

# Initial RTW

## Initial RTW Rate within Six Months Post-Injury, by Employer Industry, Injury Years 2009-2013 (continued)

Industry Type (Two-Digit NAICS Code)	2009	2009	2010	2011	2013
Finance and Insurance	84%	84%	83%	85%	90%
Real Estate and Rental and Leasing	69%	73%	73%	72%	80%
Professional Sci. Tech. Services	72%	72%	66%	73%	83%
Management of Companies and Enterprises	81%	80%	82%	82%	86%
ASWMRS <sup>1</sup>	60%	59%	58%	61%	73%
Educational Services	88%	89%	88%	89%	91%
Health Care and Social Assistance	83%	80%	81%	84%	90%
Arts, Entertainment, and Recreation	73%	73%	68%	75%	82%
Accommodation and Food Services	73%	73%	75%	74%	81%
Other Services (except Public Administration)	73%	71%	68%	74%	82%
Public Administration	91%	92%	92%	91%	94%

<sup>1</sup> Administrative, Support, Waste Management, Remediation Services. Note: The study population consists of 277,246 employees injured in 2009-2013 who also received Temporary Income Benefits (TIBs). Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

# Initial RTW

Initial RTW Rate within Six Months Post-Injury, by Region, Injury Years 2009 - 2013

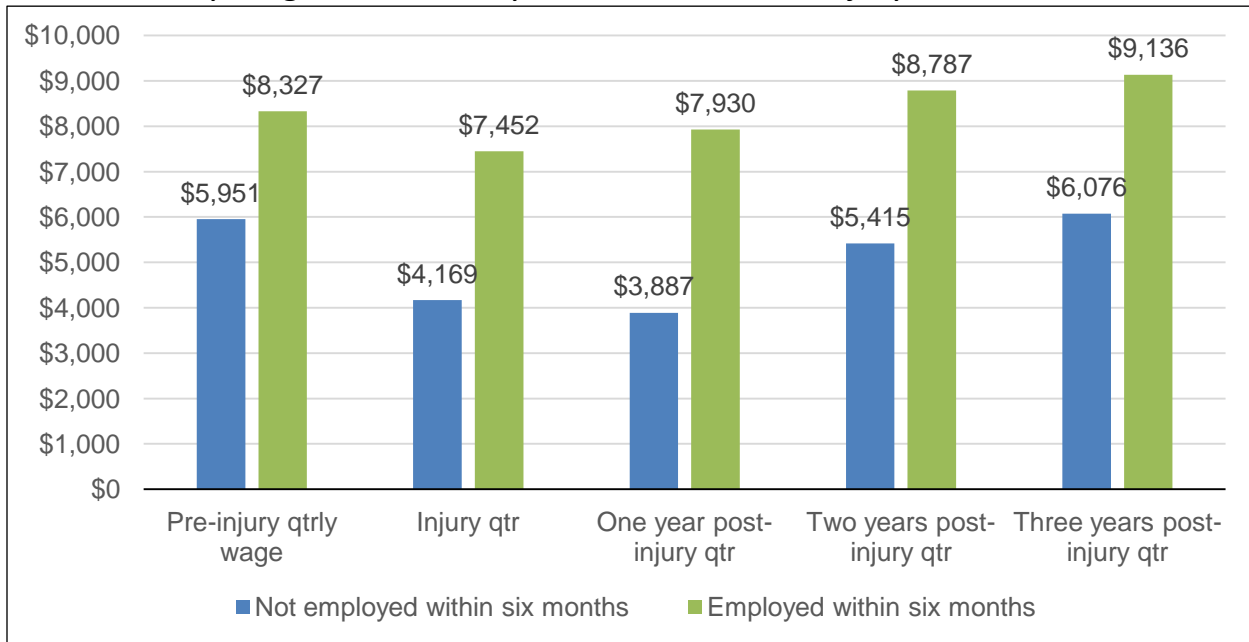
Region	2009	2010	2011	2012	2013
North	77%	78%	76%	78%	84%
Central	79%	80%	78%	79%	85%
East	74%	73%	72%	71%	79%
South	78%	79%	76%	77%	83%
West	75%	73%	71%	73%	78%

Note: The study population consists of 277,246 employees injured in 2009-2013 who also received Temporary Income Benefits (TIBs).

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

# Initial RTW

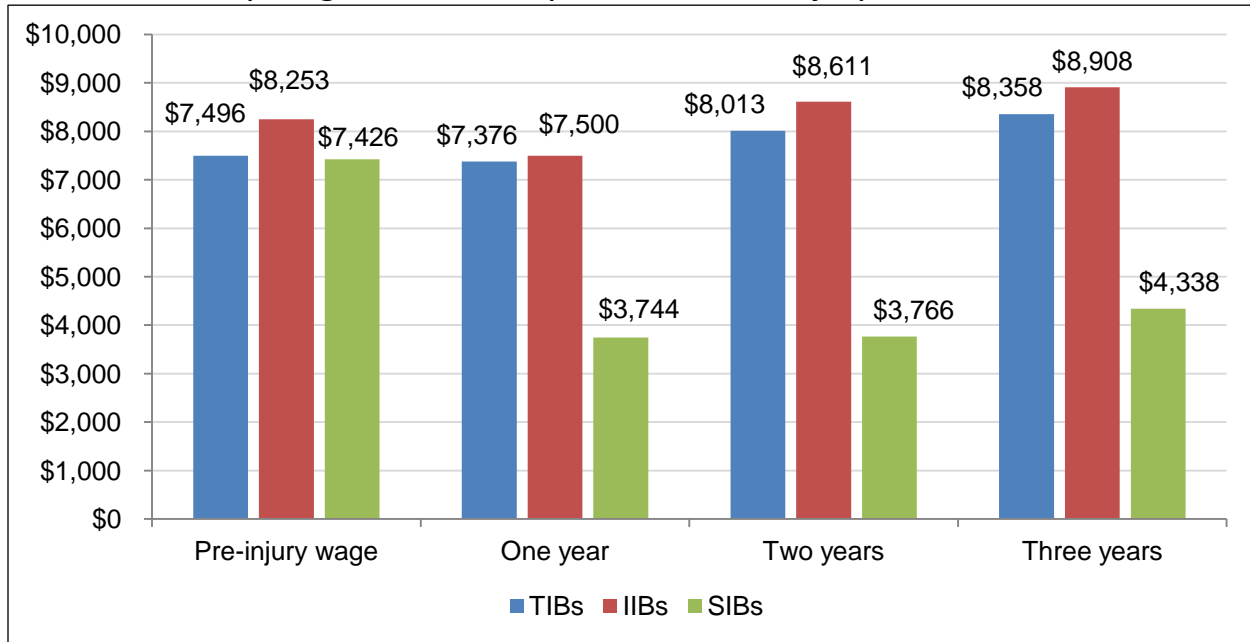
## Quarterly Wage Outcomes by Initial RTW Status, Injury Years 2009 - 2013



Note: The study population consists of 277,246 employees injured in 2009-2013 who also received Temporary Income Benefits (TIBs).  
Sources: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015. Quarterly wage data provided by the Texas Workforce Commission (TWC), 2015.

# Initial RTW

## Quarterly Wage Outcomes by Benefit Level, Injury Years 2009 - 2013



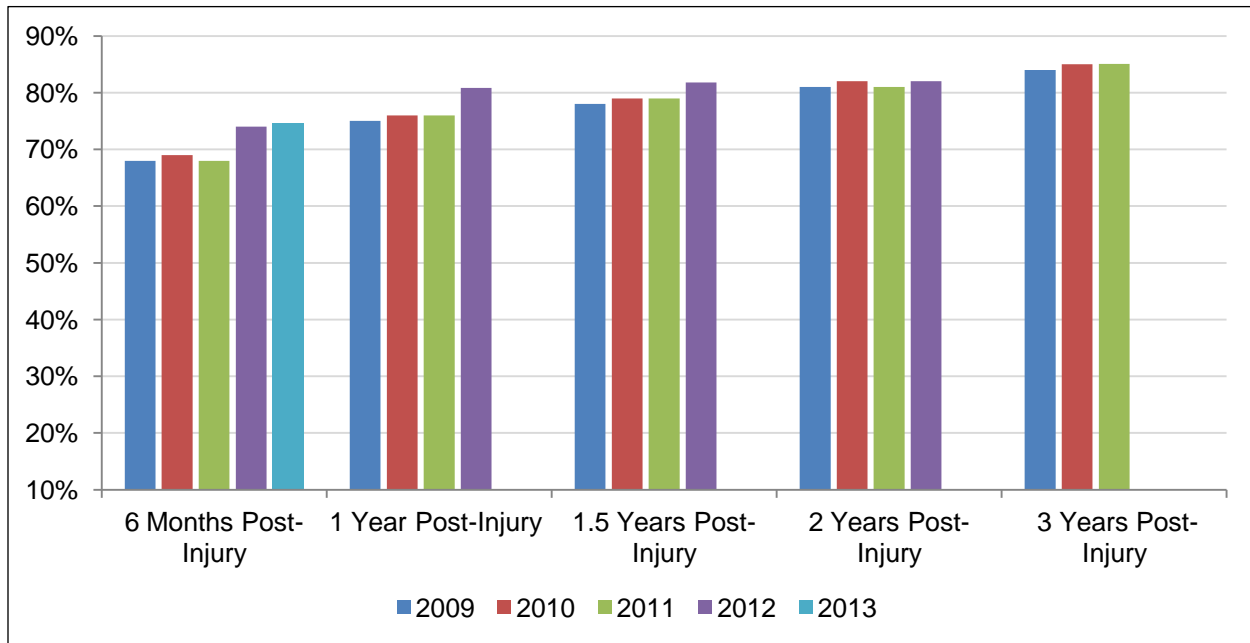
Note: The study population consists of 277,246 employees injured in 2009-2013 who also received Temporary Income Benefits (TIBs).  
Sources: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015. Quarterly wage data provided by the Texas Workforce Commission (TWC), 2013.

# Sustained Return to Work



# Sustained RTW

## Sustained RTW Rate within Six Months Post-Injury, Injury Years 2009-2013



Note 1: The study population consists of 277,246 employees injured in 2009-2013 who also received Temporary Income Benefits (TIBs).

Note 2: The third year of 2009, the second year of 2010, and the year and one-half, second and third years of 2011 are excluded due to insufficient data. Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

# Sustained RTW

Sustained RTW Rate Data used for Previous Chart, Injury Years 2009-2013

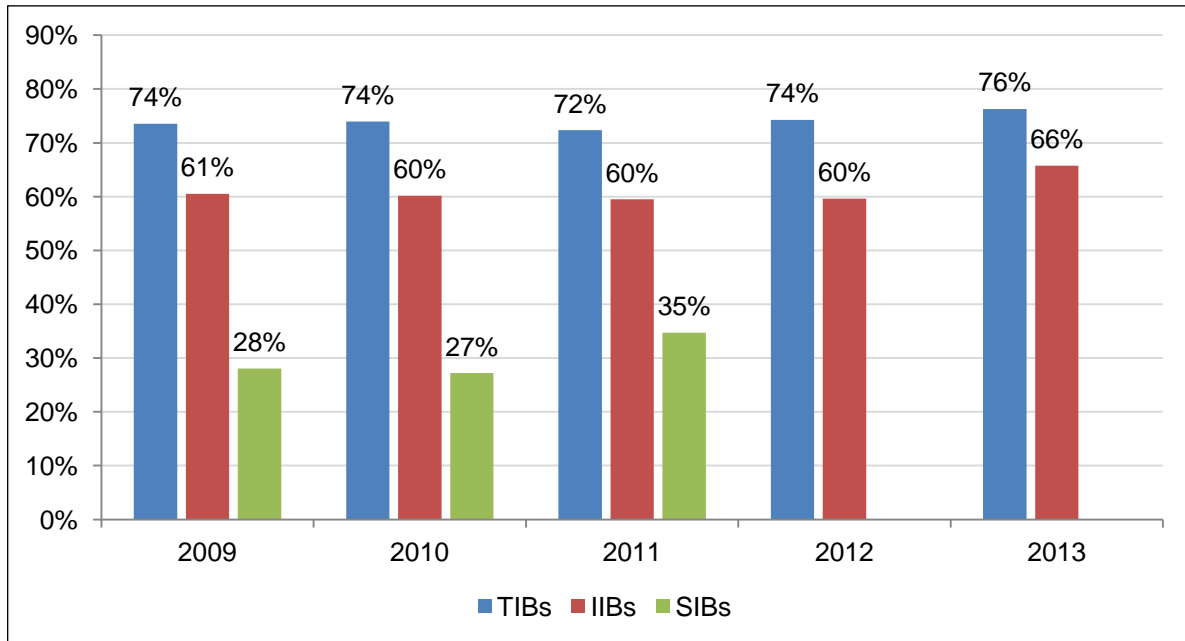
Injury Year	6 Months Post-Injury	1 Year Post-Injury	1.5 Years Post-Injury	2 Years Post-Injury	3 Years Post-Injury
2009	68%	75%	78%	81%	84%
2010	69%	76%	79%	82%	85%
2011	68%	76%	79%	81%	85%
2012	74%	81%	82%	82%	
2013	75%				

Note 1: The study population consists of 277,246 employees injured in 2009-2013 who also received Temporary Income Benefits (TIBs).

Note 2: The third year of 2009, the second and third years of 2010, and the one, one and one-half, two, and three years of 2011 are excluded due to insufficient data. Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

# Sustained RTW

Sustained RTW Rate within Six Months Post-Injury, by Benefit Type, Injury Years 2009-2013



Note 1: The study population consists of 277,246 employees injured in 2009-2013 who also received Temporary Income Benefits (TIBs).

Note 2: Year 2011 SIBs results are excluded due to insufficient data. Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

# Sustained RTW

## Sustained RTW Rate within Six Months Post-Injury, by Body Group, Injury Years 2009-2013

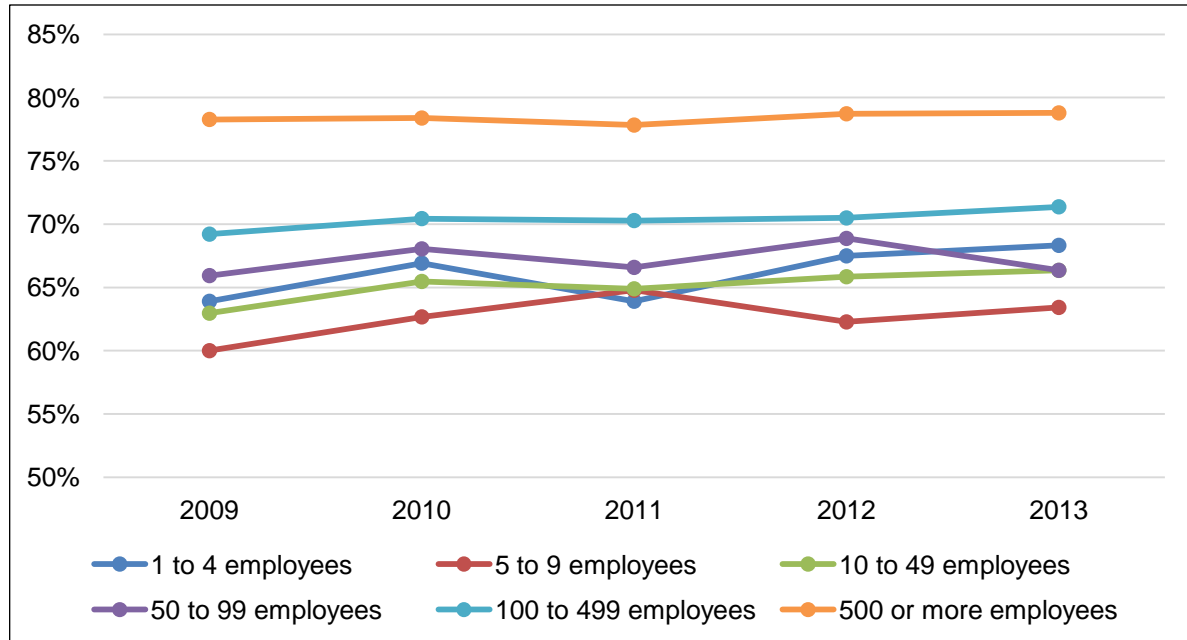
Body Group	2009	2010	2011	2012	2013
Back	64%	67%	66%	68%	67%
Knee	74%	75%	74%	76%	75%
Lower extremities	74%	73%	73%	73%	73%
Neck	64%	65%	64%	64%	65%
Not coded	68%	67%	64%	68%	69%
Shoulder	69%	71%	70%	72%	70%
Upper extremities	73%	74%	74%	74%	74%
Other	72%	72%	72%	72%	73%

Note: The study population consists of 277,246 employees injured in 2009-2013 who also received Temporary Income Benefits (TIBs).

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

# Sustained RTW

Sustained RTW Rate within Six Months Post-Injury, by Employer Size, Injury Years 2009-2013



Note: The study population consists of 277,246 employees injured in 2009-2013 who also received Temporary Income Benefits (TIBs).  
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

# Sustained RTW

## Sustained RTW Rate within Six Months Post-Injury, by Employer Industry, Injury Years 2009-2013

Industry Type (Two-Digit NAICS Code)	2009	2010	2011	2012	2013
Agr Forestry Fishing, and Hunting	56%	61%	56%	53%	61%
Mining	51%	53%	48%	55%	59%
Utilities	89%	91%	86%	88%	86%
Construction	49%	51%	52%	53%	60%
Manufacturing	73%	72%	76%	77%	77%
Wholesale Trade	71%	72%	73%	73%	76%
Retail Trade	67%	70%	69%	68%	73%
Transportation and Warehousing	79%	79%	79%	79%	79%
Information	83%	81%	79%	84%	77%

Note: The study population consists of 277,246 employees injured in 2009-2013 who also received Temporary Income Benefits (TIBs).

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

# Sustained RTW

Sustained RTW Rate within Six Months Post-Injury, by Employer Industry, Injury Years 2009-2013 (continued)

Industry Type (Two-Digit NAICS Code)	2009	2010	2011	2012	2013
Finance and Insurance	81%	77%	80%	86%	82%
Real Estate and Rental and Leasing	64%	63%	60%	68%	70%
Professional Sci. Tech. Services	66%	62%	61%	70%	72%
Management of Companies and Enterprises	75%	67%	76%	75%	77%
ASWMRS <sup>1</sup>	56%	47%	43%	52%	59%
Educational Services	85%	83%	82%	83%	84%
Health Care and Social Assistance	79%	72%	74%	78%	80%
Arts, Entertainment, and Recreation	69%	58%	52%	69%	70%
Accommodation and Food Services	68%	60%	61%	61%	70%
Other Services (except Public Administration)	71%	59%	56%	63%	72%
Public Administration	89%	88%	89%	89%	89%

<sup>1</sup> Administrative, Support, Waste Management, Remediation Services. Note: The study population consists of 277,246 employees injured in 2009-2013 who also received Temporary Income Benefits (TIBs). Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

# Sustained RTW

Sustained RTW Rate within Six Months Post-Injury, by Region, Injury Years 2009-2013

Region	2009	2010	2011	2012	2013
North	72%	73%	73%	75%	74%
Central	74%	75%	74%	76%	76%
East	68%	68%	66%	67%	68%
South	73%	74%	73%	74%	74%
West	69%	68%	68%	69%	68%

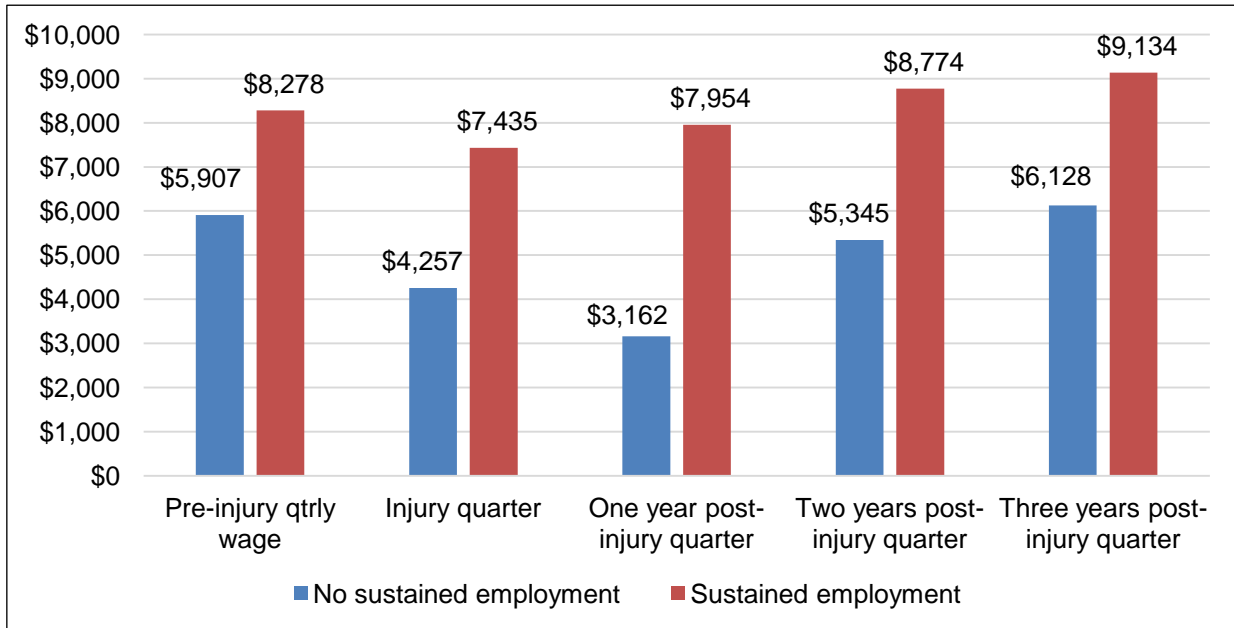
Note: The study population consists of 277,246 employees injured in 2009-2013 who also received Temporary Income Benefits (TIBs).

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.



# Sustained RTW

Quarterly Wage Outcomes by Sustained RTW within Six Months Post-Injury, Injury Years 2009-2013

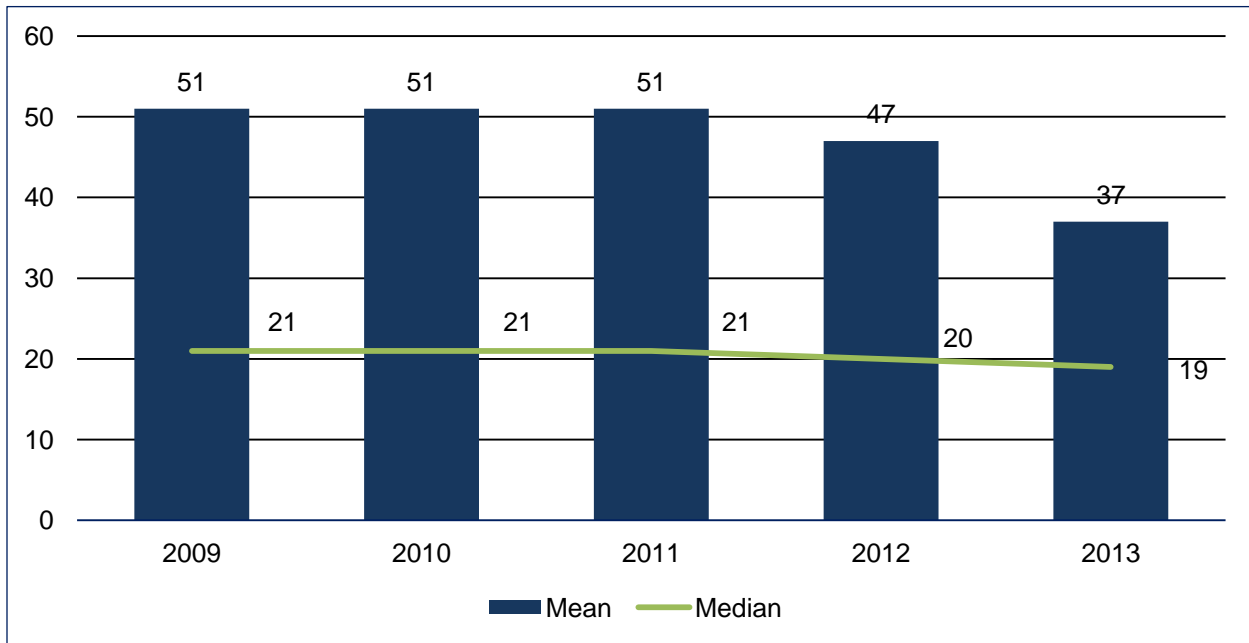


Note: The study population consists of 277,246 employees injured in 2009-2013 who also received Temporary Income Benefits (TIBs). Sources: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015. Quarterly wage data provided by the Texas Workforce Commission (TWC), 2015.

# Days Away from Work

# Days Away from Work

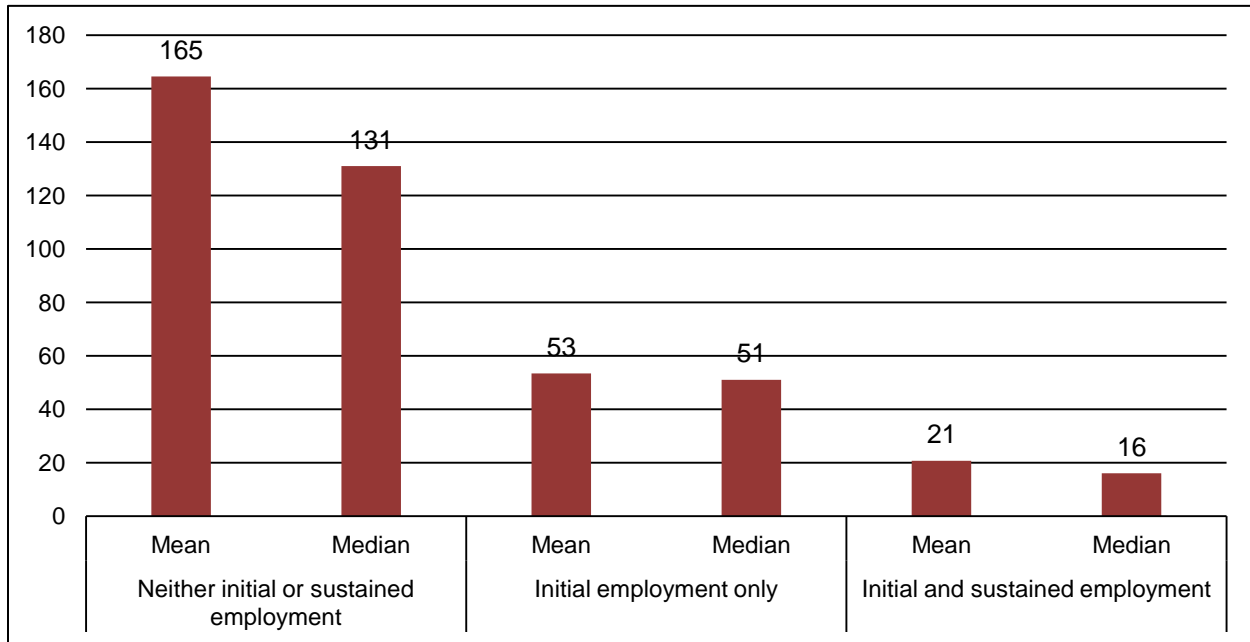
## Median Days Away from Work, Injury Years 2009-2013



Note: The study population consists of 277,246 employees injured in 2009-2013 who also received Temporary Income Benefits (TIBs).  
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

# Days Away from Work

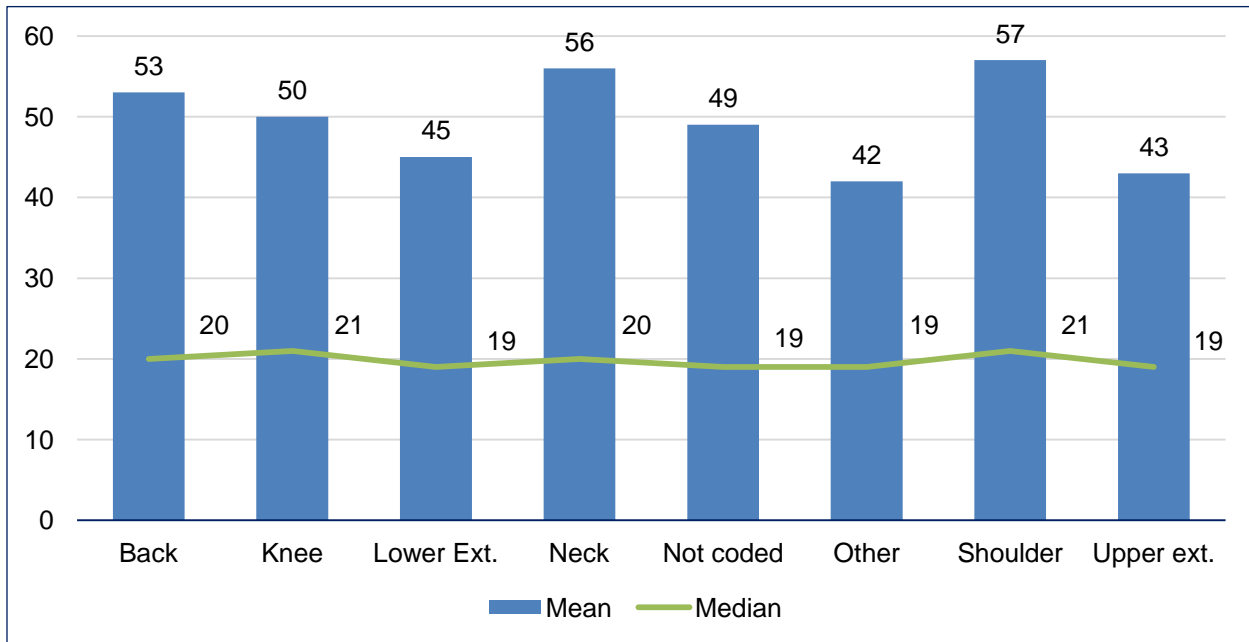
Median Days Away from Work, by Initial RTW and Sustained RTW within Six Months Post-Injury, Injury Years 2009-2013



Note: The study population consists of 277,246 employees injured in 2009-2013 who also received Temporary Income Benefits (TIBs).  
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

# Days Away from Work

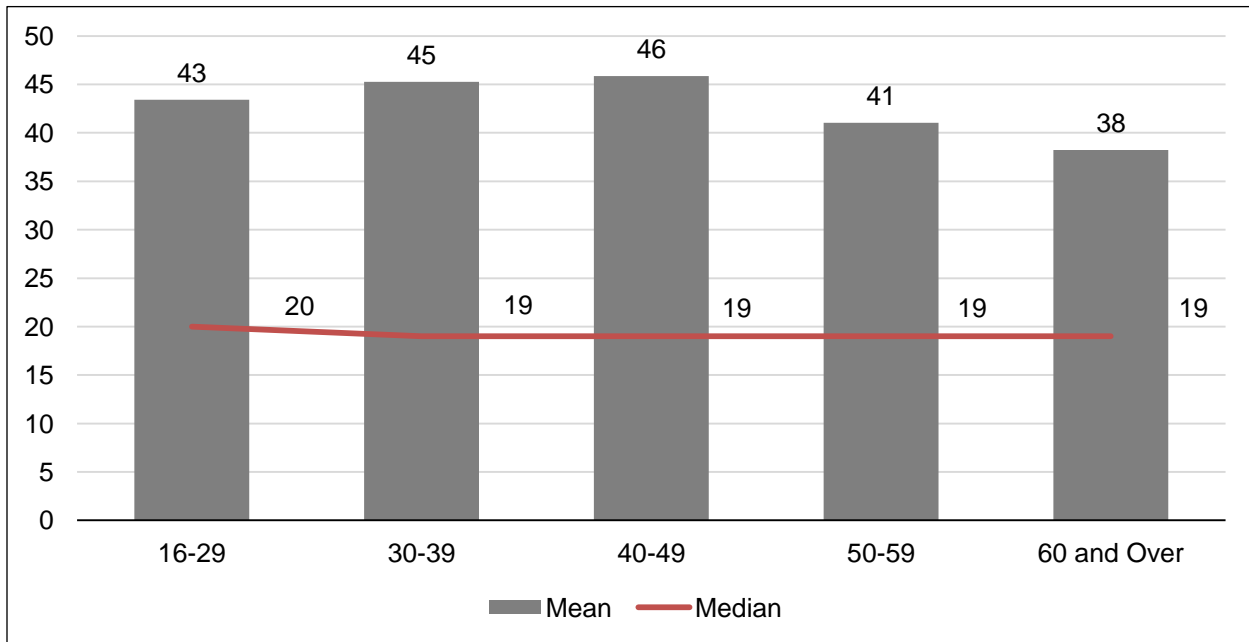
Mean and Median Days Away from Work, By Body Group, Injury Years 2009-2013



Note: The study population consists of 277,246 employees injured in 2009-2013 who also received Temporary Income Benefits (TIBs).  
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

# Days Away from Work

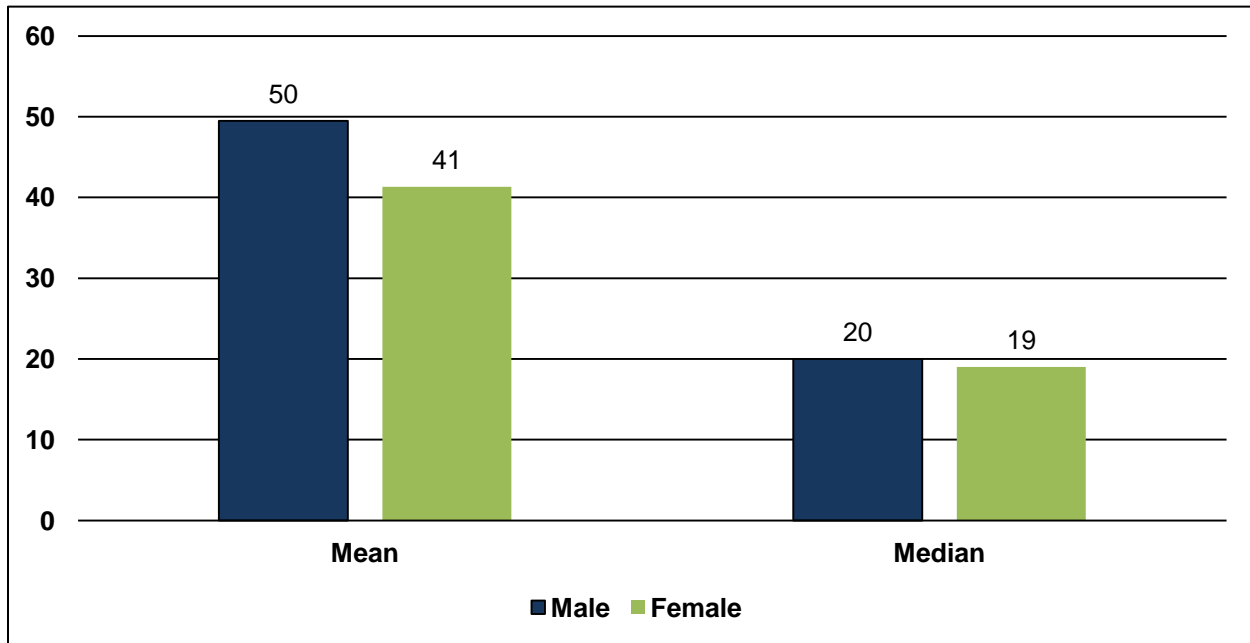
Mean and Median Days Away from Work, By Age, Injury Years 2009-2013



Note: The study population consists of 277,246 employees injured in 2009-2013 who also received Temporary Income Benefits (TIBs).  
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

# Days Away from Work

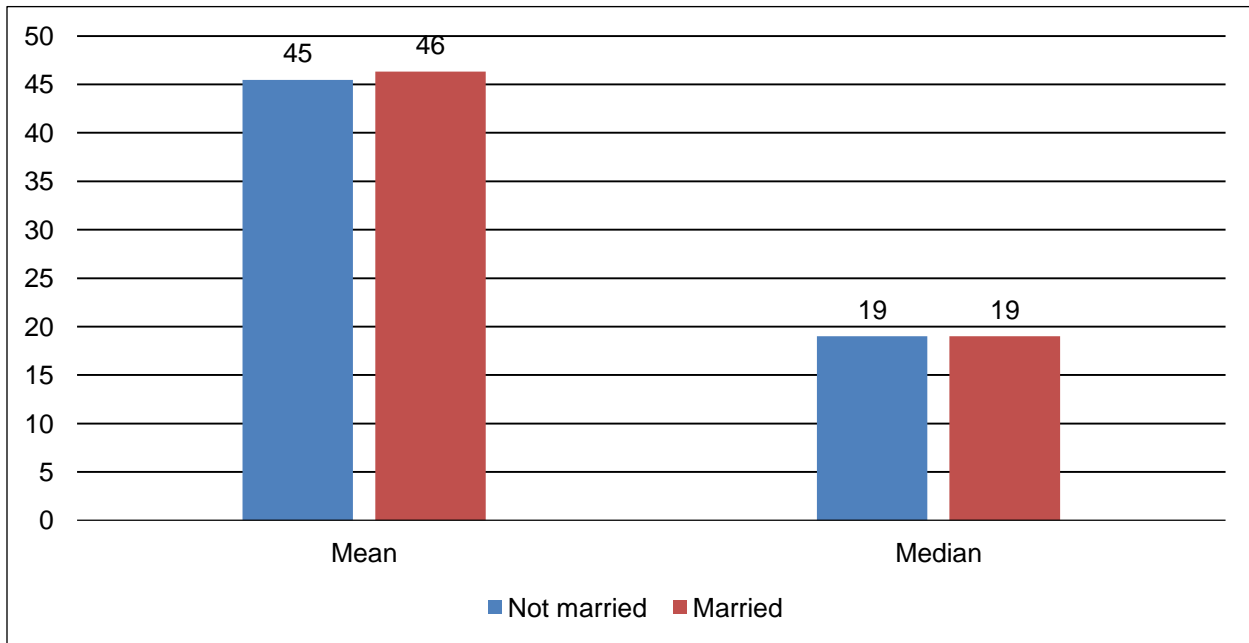
Mean and Median Days Away from Work, By Gender, Injury Years 2009-2013



Note: The study population consists of 277,246 employees injured in 2009-2013 who also received Temporary Income Benefits (TIBs).  
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

# Days Away from Work

Mean and Median Days Away from Work, By Marital Status, Injury Years 2009-2013

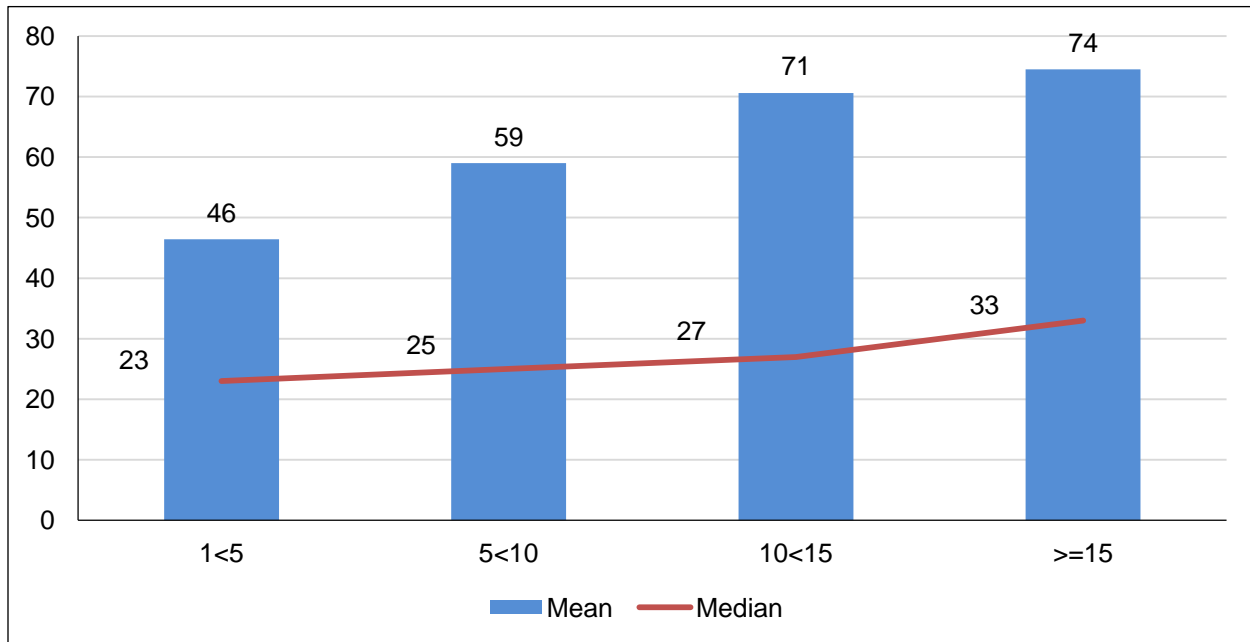


Note: The study population consists of 277,246 employees injured in 2009-2013 who also received Temporary Income Benefits (TIBs).  
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.



# Days Away from Work

Mean and Median Days Away from Work, By Impairment Rating, Injury Years 2009-2013



Note: The study population consists of 277,246 employees injured in 2009-2013 who also received Temporary Income Benefits (TIBs).  
Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.

# Days Away from Work

## Average Days Away from Work, By Industry, Injury Years 2009-2013

Industry of Employer during Year and Quarter of Injury	Average days away from work	Median days away from work
Mining	80	27
Construction	76	26
ASWMRS <sup>1</sup>	65	25
Agriculture, Forestry Fishing Hunting	58	22
Real Estate and Rental and Leasing	57	22
Other Services (except Public Administration)	57	21
Professional Sci. Tech. Services	55	21
Manufacturing	49	21
Wholesale Trade	49	19
Retail Trade	49	20
Arts, Entertainment, and Recreation	49	19
Accommodation and Food Services	49	20
Management of Companies and Enterprises	46	20
Transportation and Warehousing	45	19
Finance and Insurance	42	19
Health Care and Social Assistance	42	19
Information	40	18
Utilities	38	19
Educational Services	33	19
Public Administration	30	16

<sup>1</sup>Administrative, Support, Waste Management, Remediation Services. Note: The study population consists of 277,246 employees injured in 2009-2013 who also received Temporary Income Benefits (TIBs). Note: The study population consists of 277,246 employees injured in 2009-2013 who also received Temporary Income Benefits (TIBs). Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2015.



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REG's main Web page at the Texas Department of Insurance:  
[www.tdi.texas.gov/wc/regulation/roc](http://www.tdi.texas.gov/wc/regulation/roc)

For more information, contact us at [WCResearch@tdi.texas.gov](mailto:WCResearch@tdi.texas.gov).

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Per Chapter 405 of the *Texas Labor Code*, the Workers' Compensation Research and Evaluation Group at the Texas Department of Insurance is responsible for conducting professional studies and research on various system issues, including:

- the delivery of benefits;
- litigation and controversy related to workers' compensation;
- insurance rates and rate-making procedures;
- rehabilitation and reemployment of injured employees;
- the quality and cost of medical benefits;
- employer participation in the workers' compensation system;
- employment health and safety issues; and
- other matters relevant to the cost, quality, and operational effectiveness of the workers' compensation system.