



Risk level assessment and occupational health insurance expenditure: a gender imbalance

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Abstract

It is tested whether occupational risk explains differences in reimbursements from occupational-injury insurance schemes in relation to socioeconomic differences in all municipalities in Stockholm county, Sweden. An occupational risk level is formed, which considered the proportions of workers in various industrial sectors and the probability of a worker being injured in each. A regression analysis is performed, treating socioeconomic condition and risk level as predictors of reimbursement. After controlling for variation in socioeconomic factors, occupational-risk level explains the pattern of payments to men but not to women. From a gender perspective, it can be concluded that women, as a group, are not compensated for their occupational risks to the same extent as men. © 2002 Elsevier Science Inc. All rights reserved.

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1. Introduction

Postinjury compensation is paid according to specific social-insurance agreements (between employers' associations and trade unions) that cover most workers in Sweden (Statistics Sweden, 1995). Reimbursements from national occupational-health insurance represent cost of illness, and the burden this imposes on society. At an individual level, reimbursement is linked to each recipient's income and occupational-health conditions. A person with higher income gets more payments every time (s)he becomes injured. But at the societal level during a one-year period, the scenario is different. The deprived areas, where

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Table 1

Socio-economic variables distributed across three groups of municipalities (deprived, intermediate and affluent) in Stockholm county, mean and two standard deviations, 1993

Socio-economic variables	Deprived municipalities (n* = 79,422)		Intermediate municipalities (n* = 828,559)		Affluent municipalities (n* = 158,095)	
	mean	SD	mean	SD	mean	SD
Average income ^a	21.48	1.08	23.96	0.97	29.74	2.03
Dwelling space ^b	1.41	0.04	1.40	0.07	1.57	0.04
Education ^c	12.04	1.46	14.74	0.98	17.83	0.31
Immigrants ^d	18.94	10.69	16.24	4.09	12.63	0.58
Welfare recipient ^e	10.00	2.74	8.82	1.67	3.67	0.58
Unemployed ^f	6.68	0.80	5.50	0.83	3.88	0.68

* Refers to number of persons eligible for sickness compensation in each municipality.

^a Average income from gainful work in USD 1000 per person and year.

^b Number of rooms per person, ^c Percentage share of inhabitants with at least 3-year high school education.

^{d,e} Percentage share in total population.

^f Percentage share of registered job seekers in total population.

the number of low-income persons is higher (Table 1), are supposed to receive more payments in total than affluent areas with higher number of persons with high-income. The reason is that the persons with low income get injured more often. Thus, both at a point of time and a one-year period, incidences of injury is higher in a deprived area than in an affluent area.

The aim of this study is, therefore, to analyze the effect of socioeconomic conditions and occupational risk involved on reimbursements from occupational-injury insurance to workers in different industrial sectors in the municipalities of Stockholm in Sweden. The hypotheses intend to test for both male and female workers if there is a socioeconomic difference in reimbursement payments and if occupational risk explains differences in reimbursements from the occupational-injury insurance scheme. Finally, we will test if occupational injury risk explains the reimbursements to male and female workers for given socioeconomic condition.

2. Materials and method

The study is designed as an ecological analysis of socioeconomic differences in reimbursements among the 25 municipalities in Stockholm county. The analysis is divided into two parts. The first part comprises a descriptive statistics of reimbursements from occupational injury insurance on the basis of the socio-economic condition of the municipalities. The second part consists of regression analysis in order to observe the reflection of socio-economic condition and occupational risk level on reimbursements.

All 777,456 registered residents in gainful work (383,800 men and 393,656 women) in 1993 are encompassed by the study with regard to reimbursements. Reimbursements (sickness compensation and disability annuity) of occupational injury insurance from Sweden's social-insurance registry for 1993 are employed.

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