

Age, Gender and Insurer Segment Characteristics of Claimants

NOTE: Federal and state law prohibit discrimination in employment based on age and/or gender.

Summary: Age and gender shifts of injured workers that characterized the 1990s have not continued into this decade. However, data available for the first time—via DWC’s WCIS database—show that significant differences in claim characteristics among claimants are associated with type of insurer.

According to the California Workers’ Compensation Institute (CWCI), there were significant shifts in the age and gender composition of injured workers in California between 1993 and 2000. CWCI’s Industry Claims Information System (ICIS) database includes more than 2.1 million claims representing injured workers from insured employers--approximately 95 percent of the total--with the remaining claims from self-insured employers. For the 1993-2000 period, as shown in Table 1 below, CWCI’s data indicated that:

- “...between accident years 1993 and 2000, the average age of a California workers’ compensation claimant jumped by more than three years, rising steadily from 34.55 years in accident year 1993 to 37.74 years in accident year 2000.”
- “At the same time, the proportion of claims filed by women soared, jumping from about a quarter of all claims to about a third.”

Table 1. CWCI Shifting Claimant Characteristics

Year	Avg. Age	Male	Female
1993	34.5	73.6	26.4
1994	35.3	71.7	28.3
1995	35.7	71.4	28.6
1996	36.1	70.3	29.7
1997	36.6	69.8	30.1
1998	37.2	68.7	31.3
1999	37.7	67.0	33.0
2000	37.7	66.7	33.2
1993-2000	36.4	69.8	30.1

Source: CWCI, undated ICIS Report. DWC rounded percentages to one decimal point.

DWC’s Workers’ Compensation Information System (WCIS) database begins with information from calendar year 2000, so comparable data is available only for the year 2000. In 2000, the average age for the WCIS was 38.2, with a gender split of 62.9 percent male and 37.1 percent female. The reason for this gender split difference is because the CWCI database contains a higher share of claims that are from the insured segment of the market. Age and gender differences among types of insurers in California’s workers’ compensation industry are discussed in detail below.

DWC used data from its WCIS--currently over 3.8 million claims--to perform an extended analysis of changes in the composition of age, gender and, importantly, age and gender by type of insurer for worker compensation claims in California. Data include claims from the State of California, technically referred to as the “legally uninsured” market, in addition to injuries reported by insured and self-insured employers.

Tables 2 and 3 below show that there has not been any further significant change in the average age or gender distribution of WC claimants in this decade. The average age of females has been about 40 and the male average age has been 37.7 over the period. As for the gender distribution, the split has been about 62 percent male and 38 percent female.

Table 2. WCIS Average Age by Gender and Year

Avg. Age	2000	2001	2002	2003	2004
Male	37.4	37.6	37.8	37.9	37.7
Female	39.7	39.8	40.1	40.2	40.1

Source: WCIS. Data through December 2004 and revised February 2005.
Approximately 3.8 million claims.

Table 3. WCIS Gender Distribution by Year

Gender (%)	2000	2001	2002	2003	2004
Male	62.9	62.3	61.2	61.2	61.8
Female	37.1	37.7	38.8	38.8	38.2

Source: WCIS. Data through December 2004 and revised February 2005.
Approximately 3.8 million claims.

The age distribution of injured workers for both genders has exhibited a slight shift between 2000 and 2004. Though the gender distributions are not shown here (they are available to interested readers from DWC), Table 4 illustrates a stable age distribution for injured workers age 14-24 in 2000 and 2004. There has, however, been a 1.6 percentage point decrease in the number of injured workers age 25-44. In contrast, the number of injured workers age 45 and over has increased 1.7 percentage points.

Table 4. Distribution of Injuries by Age: 2000 and 2004

Age	2000 (%)	2004 (%)
14-15	0.1	0.1
16-19	3.9	3.6
20-24	11.7	12.1
25-34	26.7	26.1
35-44	28.0	27.0
45-54	20.5	21.2
55-64	7.9	8.7
65-84	1.1	1.3

Source: WCIS. Data through December 2004 and revised February 2005.
Approximately 3.8 million claims.

While the average age and gender composition of injured workers has stabilized in recent years, further analysis of the data reveal other interesting trends. Tables 5 and 6 show the average age and gender composition of injured workers by type of insurer.

Table 5 shows that the average age of injured male and female workers has stabilized for the insured and self-insured market segments in recent years. Meanwhile, the average age of injury for male and female state workers has increased slightly. Also, notice that injured workers tend to be relatively younger for both genders in the insured market compared to the self-insured and State of California market segments. Further, the average age of injuries for males is less for injured workers in the self-insured market compared to the average age of injured male state employees. In contrast, the average age of injured females in the self-insured market is higher compared to the average age of injured female state workers.

While the gender distribution of all reported claims has been stable in recent years, Table 6 shows this trend only for the insured and State of California market segments. The percentage share of claims for injured males in the self-insured market has declined by 2.7 percentage points since 2000. Also, the largest share of male work injuries across market segments is in the insured market--nearly two-thirds--while the largest share of claims by women--nearly half--occurs in the self-insured market.

Table 5. WCIS Average Age by Gender, Type of Insurer and Year

YEAR	INSURED ¹		SELF-INSURED ²		STATE OF CALIFORNIA ³	
	Male Avg. Age	Female Avg. Age	Male Avg. Age	Female Avg. Age	Male Avg. Age	Female Avg. Age
2000	36.5	38.8	40.3	42.1	41.0	39.9
2001	36.8	38.9	40.2	41.7	40.8	39.9
2002	37.1	39.2	40.3	41.8	41.1	40.2
2003	37.1	39.2	40.4	42.3	41.6	40.4
2004	36.8	38.8	40.3	42.2	42.2	40.1

Source: WCIS database--approximately 3.8 million claims. Data through December 2004 and revised February 2005. A significant amount of variation in the number of claims in each market across years results from noncompliance and late reporting of claims. Data is based upon calendar year of injury. DWC believes that its database is representative of claims in California's workers' compensation (WC) industry for all years.

1. Insured businesses of all sizes purchase WC insurance from private carriers and the State Compensation Insurance Fund (SCIF), which is a non-profit government enterprise.
2. Public and private entities may choose to be self-insured but must be certified by the office of Self Insurance Plans (SIP) in the Department of Industrial Relations (DIR).
3. The State of California is referred to as the "legally uninsured" market as the state assumes the responsibility for WC claims.

Table 6. WCIS Gender Distribution by Type of Insurer and Year

YEAR	INSURED ¹		SELF-INSURED ²		STATE OF CALIFORNIA ³	
	Male (%)	Female (%)	Male (%)	Female (%)	Male (%)	Female (%)
2000	65.8	34.2	53.7	46.3	57.9	42.1
2001	65.3	34.7	53.1	46.9	59.3	40.7
2002	64.3	35.7	51.7	48.3	58.2	41.8
2003	64.6	35.4	51.2	48.8	58.0	42.0
2004	65.5	34.5	51.0	49.0	57.0	43.0

Source: WCIS database--approximately 3.8 million claims. Data through December 2004 and revised February 2005. A significant amount of variation in the number of claims in each market across years results from noncompliance and late reporting of claims. Data is based upon calendar year of injury. DWC believes that its database is representative of claims in California's workers' compensation (WC) industry for all years.

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Four major conclusions should be noted from this DWC statistical analysis of workers' compensation claims over the 2000-2004 period:

- The average age of male and female WC claimants has been stable.
- The gender distribution of WC claimants has been stable.
- The age distribution of WC claims has moderately shifted.
- There are significant age and gender differences by market segment.

Of these conclusions, the age and gender stability findings appear to be surprising in light of the nation's major demographic trend—namely, the aging of the “baby boom” generation and, consequently, the nation's workforce. It appears that California's demographic experience is not mirroring that of the nation—most likely because of the state's important place as a magnet for immigrants. The influx of foreigners undoubtedly has contributed importantly to the relative stability of the average age of injured California workers.

The finding that there are significant differences in age and gender by type of insurer has significant potential importance for public policy analyses, and for understanding industry claim frequency, composition and severity studies. The finding of significant age and gender differences across market segments is potentially very important. It suggests there are also important differences in the mix of industrial activities and composition of industries among insured and self-insured employers, as well as the State of California. Clearly, further DWC research about differences in claim characteristics by market segment is warranted.

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