



# HOME/work



A guide to  
promoting  
off-the-job  
safety  
in your  
workplace

## Acknowledgements

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## What is HOME/work?

The Minnesota Safety Council's HOME/work program provides ideas, materials and tools you can use to promote off-the-job safety in your workplace. It's based on information about the most common injuries in Minnesota and has been developed with input from our members about:

- The off-the-job injuries they see affecting their workers (back injuries, traffic injuries, falls and recreational/sports-related injuries)
- The types of employee materials they would find most helpful
- Questions and concerns that may come up as you promote safety off the job.

This guide will help you make the case for off-the-job safety activities and provide a framework for implementing them. It will help you overcome common barriers to promoting off-the-job safety:

- Lack of information and resources
- Lack of awareness
- Lack of interest or even resistance

HOME/work also includes ready-to-use fact sheets, posters, PowerPoint™ presentations and other program tools. They will help your employees (and through them their families) reduce their risk of injury at home, on the road and at play.



Adding an off-the-job component to your safety program may be a natural fit for your organization, or it may require some convincing of either management or employees themselves. It's up to you to decide what level of activity will work for your workplace. Whether you're a large, small or mid-sized organization, providing an off-the-job safety program doesn't have to be elaborate or cumbersome. So, let's get started!

## Making the Case: Why should employers care about promoting off-the-job safety?

- It saves money. Operating costs, production schedules and health care expenses are affected when employees are injured away from the job.
- It centers on the value of the employee – a vital part of the overall safety process – and reinforces a mindset of safety.

### How urgent is it? Here are the facts.

#### Employees are safer at work than outside of it:

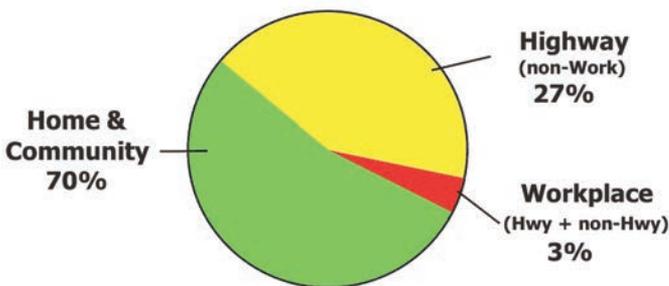
**Nationally**, nine out of ten deaths and two-thirds of disabling injuries suffered by employees occur away from the workplace. In fact, there are 52,300 worker off-the-job deaths and 13.3 million injuries each year.

Approximately 70 percent of all unintentional-injury deaths occur in home and community settings – and that doesn't include motor vehicle crashes. And more than 20 million people suffer non-fatal disabling injuries annually in these settings.

According to the Centers for Disease Control (CDC), unintentional injury is the number one cause of death for people 1 – 44 years old and the fifth largest cause for all ages. When we consider the workforce, that's 141 million workers at risk!

## Unintentional-Injury Deaths

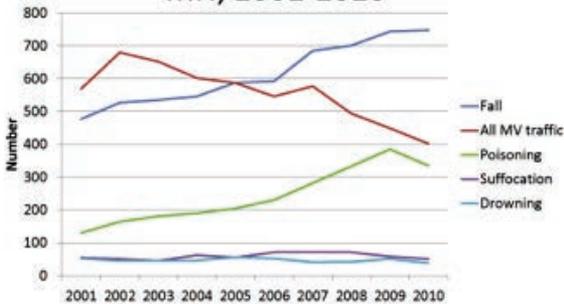
2010 Total = 126,000



Source: National Safety Council Injury Facts 2012

In **Minnesota**, on average, unintentional injuries take the lives of more than 1,900 Minnesotans each year and require nearly 300,000 to seek hospital care. Hundreds of thousands more are treated in clinics or doctors' offices, or treat themselves outside of health care systems.

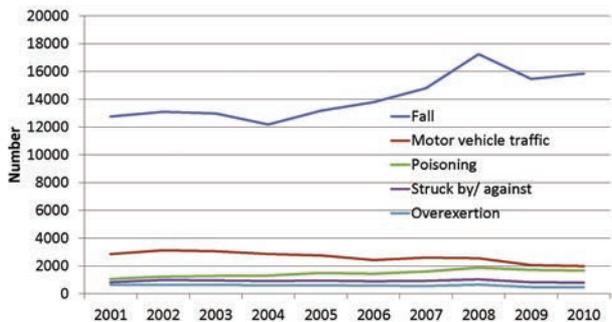
### Top Five Causes of Unintentional Injury Death by Year MN, 2001-2010



Falls are the leading cause of unintentional injury death in Minnesota, followed by traffic injuries, poisoning/overdose (most related to abuse of painkillers and prevalent among the middle-aged), suffocation and drowning. Leading causes of emergency department visits

and hospitalizations include falls, being struck by an object or other force, traffic injuries, cuts and overexertion from lifting, pushing, etc.

### Top Five Causes of Nonfatal Unintentional Injury, Hospitalized MN, 2001-2010



## What is the cost of off-the-job injuries to employers?

Off-the-job costs vary by organization, depending upon the insurance plans in force, scope of coverage and plan provisions. There are two types of costs associated with off-the-job injuries – direct and indirect costs.

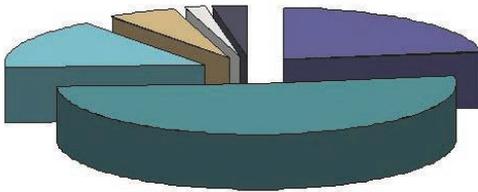
Direct costs are wages and benefits paid to the injured employees while off the job, including disability insurance payments as well as medical and hospital costs.

Indirect costs can include personnel costs of hiring and training replacement workers; costs of products, tools and materials used by them; and wage costs due to productivity loss.

“Employees who are in contact with potential hazards have a personal interest in recognizing and avoiding hazards on and off the job. Safety follows them home and has a positive impact on their families, friends and community.”

-Jim Mutch, Health and Safety Specialist, Lifetouch Inc., Eden Prairie, MN

### Off-the-Job Direct/Indirect Costs



Source: National Safety Council Injury Facts 2012

Reducing off-the-job injuries can result in substantial savings in health care and other fringe benefits. One study found that during a one-year period, unintentional home injuries cost employers almost \$38 billion – \$15.8 billion spent on employer healthcare

“Companies that value safety all the time help to build commitment to the company and promote overall employee goodwill. It’s about respect for people. People cannot be forced to behave safely. People need to develop the attitude that this is the best thing to do.”

– National Safety Council

and \$11.8 billion on sick leave and disability insurance. Disruption related to training/hiring new employees cost employers another \$9.7 billion and life insurance payments another \$400 million.



And don’t forget the impact of an injury to a family member. It can cause employees to miss work and prevent them from being totally focused on the job.

The bottom line: *Off-the-job injuries result in time lost from work and are a significant drain on valuable resources, both human and financial.*

### ***Calculating the Cost of Off-the-Job Injury***

*Company X carries full accident, health and disability insurance on all of its 1,000 employees. For purposes of this example, family coverage is excluded. Company X’s insurance carrier stated that 20 percent, or \$150,000, of the annual premium for both group insurance policies went to pay for employee off-the-job injuries. Estimating the direct and indirect costs is done as follows:*

<i>Direct cost (Insurance benefits paid for off-the-job injuries)</i>	<i>\$150,000</i>
<i>Indirect disabling injury cost (1:1 ratio to direct cost)</i>	<i>\$150,000</i>
<i>Indirect non-disabling injury cost (2:3 ratio to indirect disabling injury cost)</i>	<i>\$100,000</i>
<i>Total annual estimated direct and indirect off-the-job employee injury cost</i>	<i>\$400,000</i>
<i>Cost per employee (1,000)</i>	<i>\$400</i>

–National Safety Council

## Implement HOME/work in 5 steps!

The workplace is a proven environment for influencing behavior. Your program can be delivered at a basic level by providing safety tips and suggestions, or through campaigns and events supported by HOME/work materials and the proven approaches that follow.

- Step 1:** Encourage management commitment and involvement: Get the “go-ahead” from management.
- Step 2:** Establish a baseline: Gauge the extent of your organization’s off-the-job injuries.
- Step 3:** Set improvement objectives: Decide what you would like to accomplish and resources it will require.
- Step 4:** Select a HOME/work level and programs/resources that fit for your organization.
- Step 5:** Set up ways to evaluate and plan for the future.

### **Step 1: Encourage management commitment and involvement:**

#### **Get the “go-ahead” to start HOME/work.**

Organizations with the best results from their off-the-job safety program have management who play an active role in program implementation. Management participation must be vocal, visible and continuous. Engage upper management by using the material contained in this guide combined with any initial information you have about the impact of off-the-job injuries in your workplace. Letting employees know that management is concerned is essential. This concern and commitment is demonstrated through:

- Creating and communicating a vision for the company's off-the-job safety program.
- Supporting performance standards for the program, such as goals, actions, time frames and follow up.
- Defining roles and responsibilities.
- Supporting the establishment of measurement and evaluation systems.
- Communicating the impact of off-the-job safety on the organization, the employee and the employee's family.



Meaningful employee involvement is also critical to the success of an off-the-job program. Employees must feel involved in the program by being able to participate in its development. The program will work best when the majority of activities are conducted by fellow employees.

### **Step 2: Establish a baseline: Gauge the extent of your organization's off-the-job injuries.**

Once management has made a commitment to the program, establish a baseline to assess what is currently happening with home injuries and to help guide your efforts. The best way to ensure accurate off-the-job injury data collection is to have easy and consistent ways of gathering information. Help employees understand the value to them as well as to the organization. Depending on the size of your

organization and the availability of information, you may take a variety of approaches:

**Survey your employees.** Find out what's on their minds when it comes to safety issues away from work. You may find that back injuries, traffic injuries, falls, recreational and sports-related injuries top the list as a Minnesota Safety Council member survey revealed, or there may be other key areas of concern based on the age, areas of interest or geographic location of your workforce.

**Other information gathering.** If your organization has a human resources department, talk to them about how employees are getting injured. In some organizations, a formal process might be in place requiring employees to report absences to their employer as well as identifying reasons for the absence. For others, an informal method of recording days away from work may be in place. Perhaps the only source of off-the-job injury information in some organizations will be an employee's supervisor, who might be the first to receive word of the absence and its cause.

*For example: Supervisors at a distribution center warehouse meet to discuss the status of home safety among their employees. They discover that they had several team members recently suffer injuries due to various falls. A quick check with Human Resources confirmed that falls were responsible for approximately 20 percent of sick leave during the last year. Findings are discussed with upper management and it is determined that fall prevention will be a major focus throughout the following year, working to reduce fall-related absences from the baseline of 20 percent.*

In all cases, it should be made clear that the information gathered will not be associated with specific individuals and will be used broadly to support areas of focus. Be clear that the program is not in place to assign fault or blame, but to prevent co-workers and their loved ones from being injured. As employees better understand the benefits of the program and see a genuine concern expressed by their organizations, they may be more likely to share meaningful off-the-job injury information.



In some cases, large organizations have worked directly with their insurance provider to analyze the percentage of health care claims that are related to injuries off the job. Again, this information would be anonymous.

If there is no way, either formally or informally, to assess actual off-the-job injury causes in your workplace, you can base your efforts on the most frequent causes of emergency department visits and hospitalization in Minnesota (page 6) and the causes reported by other members (pages 17-20).

### **Step 3: Decide what you would like to accomplish and resources it will require.**

**Who** will be leading the program at your workplace? People resources may be limited. Forming an off-the-job safety committee or utilizing an existing safety committee can provide valuable assistance.

**Set** improvement objectives. Having identified the problem set clear and manageable goals. Once objectives are set, outline plans/action strategies to reach them. For example, a company with a high rate of off-the-job back injuries during the winter months may set a specific objective to reduce back injuries, with strategies including education on safe practices for snow removal.

**When** will you start the program and how long will it run? Will you kick off your off-the-job program during a national campaign, such as National Safety Month in June or possibly during a specific season like summer and highlight outdoor recreation safety? Timing is important to the success of your program. Set an appropriate time interval between each featured safety topic.

**Where** do you hope to distribute information to get the word out about off-the-job safety topics? Will you be posting a flyer in your company break room, incorporating an article in an internal newsletter, or intranet, including a brochure in employee pay-checks, or organizing a safety fair for employees and their families?

**Set a budget.** An off-the-job program does not need to cost a lot. It could be as easy as adding an extra home perspective while conducting a workplace safety meeting. Be realistic when estimating costs and include staff time and meeting time as well as possible event expenses such as food, giveaways, door prizes and speaker fees.

#### **Step 4: Select an activity level and programs that fit your organization.**

##### **Basic HOME/work program:**

This is the simplest way to get your off-the-job safety program started. Here are a few resources and examples to choose from:

1. Develop a [yearly calendar](#) of off-the-job topics, and pick several to highlight during the year.
2. Download and print materials such as [brochures](#), [fact sheets](#), [checklists](#), [PowerPoints](#) and more for direct employee outreach at safety meetings and other staff gatherings.
3. Show a [DVD/video](#) or archived [webinar](#) during lunch breaks or department meetings.

“Our safety program has always been a continuous improvement model. We have very active safety and health committees in our plants...we were handling typical regulatory topics and everything that’s required. Then the committees started to say, ‘What else can we do? How else can we make a difference? What is the next level of changing people’s lives? What’s new and different? How can we extend the program?’”

-Jonathan J. Dawe,  
Simmons Bedding Co.

4. Distribute information to employees via intranet, payroll stuffers, emails, posters in a breakroom, or articles in your company newsletter utilizing the many free resources available through the [Minnesota Safety Council](#). (See list of materials, on page 16.)

**Dive a little deeper.** Consider the following additional activities:

1. Organize a specific off-the-job promotional campaign that ties into a program of national interest such as National Safety Month in June, National Preparedness Month in September, Severe Weather Awareness Week in April, Click It or Ticket campaign in June, or National Fire Prevention Week in October. Review the [yearly calendar](#) for ideas. Generally, individuals are more receptive to off the job safety topics or themes that coincide with the season or their normal routines.
2. Use the [materials](#) provided in HOME/work to send safety messages home to start discussions with family members on a particular topic. An employee's family can be extremely influential in bringing about positive behavior changes.
3. Organize a [safety fair](#), company picnic or [family night](#). These special events offer an excellent opportunity to reach both employees and their families.
4. Coordinate a contest – like a seat belt challenge – to enhance safety information retention and promote a particular kind of behavior. Award the winner or winners with something of value like a gas card, an iPad, or discount on a health club membership.
5. Reinforce safety messages by offering employees the chance to purchase safety products at



special pricing. The Minnesota Safety Council offers an [employee purchase program](#) for many off-the-job safety products. The availability of these safety items can provide high visibility for your program.

### Step 5: Evaluate and plan for the future.

1. [Survey](#) employees to gauge the effectiveness of the programs. Find out what material they found most helpful, what they learned, and how they would improve the materials and/or program.
2. Encourage continuous programming ideas and feedback through an off-the-job committee and employee suggestion box.
3. Build on success and analyze challenges. Make changes as necessary to revitalize individual programs.
4. Regularly report the program's status to management.
5. Continue to track lost workdays, etc. due to off-the-job injury, if possible.
6. Communicate the impact of the program on the organization, the employee and the employee's family.

We hope the information in this booklet has given you a framework to begin or expand off-the-job safety efforts in your workplace. And we want you to have the tools and resources that will make it happen. Take a look at the lists on the following page; they contain hands-on program tools, ready-to-use employee awareness materials and additional resources available from the Minnesota Safety Council. If you have questions, contact Erin Petersen, Coordinator of Family Safety Programs, at [erin.petersen@minnesotasafetycouncil.org](mailto:erin.petersen@minnesotasafetycouncil.org); 651-228-7314/800-444-9150.

“Duncan Aviation spent a day performing child safety seat checks and seat belt checks, as well as selling bicycle helmets and home fire safety equipment to employees at wholesale prices. Duncan Aviation understands that workers who get hurt at home bring their injuries to work. As a result their production isn't the same as that of a healthy worker. The company also listens to its employees and develops programs based on real worker concerns. We take care of our employees here at work and away from work. We try to focus on things that people are interested in and then we bring the sources here so they don't have to go looking for them.”

–National Safety Council

## HOME/Work Help

### Program tools

- [Sample baseline/goal/objective form](#)
- [Sample employee survey](#)
- [Sample evaluation form](#)

### Employee materials

Fact sheets, posters and PowerPoint presentations for each of the following topic areas:

- [Back safety](#)
- [Traffic safety](#)
- [Preventing falls](#)
- [Recreational safety](#)
- [Preventing sports injuries](#)

### Additional free Minnesota Safety Council resources

- [Minnesota Network of Employers for Traffic Safety](#) (free resources on impaired driving, distracted driving, seatbelt use, and more; speakers)
- [Online fact sheet library](#) (at home, on the road, at play)
- [Safety checklists](#) (falls prevention, child safety)
- [Home safety videos](#)
- [Brochures](#) (various safety topics)
- [Health and Safety Fair staff support](#)

### Training programs

- [First Aid/CPR/AED training](#)
- [Defensive Driving Training](#)

### Off-the-job safety products

([bicycle helmets](#), [smoke and CO alarms](#), [car kits](#), [first aid kits](#) and more; [employee purchase program](#))

## Appendix

Here's a closer look into the top five areas Minnesota Safety Council members have identified as key risks for their employees.

### Back Injuries

Back injuries are cited as the most common reason for absenteeism in the general workforce after the common cold. It is



estimated that about 80 percent of adults will experience a back injury in their lifetime, and about 10 percent will suffer a re-injury. Although anyone can suffer a back injury, a number of factors increase a person's risk. In general, back injuries become more common with age and

among people who are not physically fit. "Weekend warriors"—people who go out and exercise a lot after being inactive all week—are more likely to suffer painful back injuries than people who make moderate physical activity a daily habit. Heavy lifting, repetitive movements, posture and stress all can take a toll on a person's back.

- [PowerPoint](#)
- [Fact Sheet](#)
- [Poster](#)

## Traffic



Motor vehicle crashes are the leading cause of death among Minnesotans ages 1- 34 and the second leading cause of injury death overall. Traffic crashes are a leading cause of hospitalization and emergency department treatment. In 2011, approximately 72,000 crashes were reported. Three hundred sixty-eight people died and more than 30,000 were injured. The estimated cost of traffic crashes to Minnesota was \$1.5 billion. Traffic crashes are the leading cause of death to young people. In Minnesota last year, 135 people under age 30 died in crashes, representing 37% of all traffic deaths. People over 65 are safe drivers as a general rule, but are more likely to be killed if they are involved in a traffic crash.

- [PowerPoint](#)
- [Fact Sheet](#)
- [Poster](#)

## Falls

People can fall on stairs; from furniture, windows, one level to another, on the same level, and by tripping or slipping. People who fall can tear their skin, break a hip or injure their heads. Fear of falling can cause older people in particular to be less active, making them less physically fit and actually increasing their risk of falling.



Nationally, falls are by far the leading unintentional injury, accounting for more than 8.7 million emer-

gency room visits each year. One in every three adults age 65 and older falls each year. As our population ages, the number of falls and the costs to treat them are likely to increase. In Minnesota, we rank fourth highest in the nation for fall-related deaths among older adults (65-85).

- [PowerPoint](#)
- [Fact Sheet](#)
- [Poster](#)

### Recreational

Nearly 213,000 recreational injuries are treated in emergency departments annually in the U.S. – more than half of injuries are among young people ages 10-24.

Many recreational activities – such as boating, skiing, bicycling, hunting, snowmobiling, ATVing, swimming, among others – pose the risk of unintentional injury. Snowboarding, sledding, and hiking are associated with the highest percentage of injuries requiring emergency department visits.



Children are more susceptible to these injuries because they are still growing and gaining motor and cognitive skills. For both men and women of all ages, the most common injuries were fractures and sprains. Of these, most injuries were to the arms or legs or to the head or neck. Overall, 6.5 percent of outdoor injuries treated were diagnosed as traumatic brain injury.

- [PowerPoint](#)
- [Fact Sheet](#)
- [Poster](#)

### Sports-Related

Sports injuries can happen when playing team and individual sports (football, basketball, soccer) and exercising. Older athletes, schoolaged children, and those who overdo or who don't train properly are most at risk of a sports-related injury. Many factors contribute to sports injuries for adult athletes, including not being as agile and resilient. For young athletes, bones are still growing, so they are vulnerable to many types of injury. The most common types of sport-related injuries are: sprains and strains, knee injuries, swollen muscles, Achilles tendon injuries, pain along the shin bone, fractures, and dislocations.

- [PowerPoint](#)
- [Fact Sheet](#)
- [Poster](#)



Minnesota Safety Council

[www.minnesotasafetycouncil.org/family](http://www.minnesotasafetycouncil.org/family)

651-291-9150 / 800-444-9150