

BULLETIN

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The number of California workers' compensation death claims more than doubled from 748 cases in accident year (AY) 2019 to 1,563 cases in AY 2020, as COVID-19 added 866 death claims to last year's total according to a new CWCI report that examines COVID death claim trends and characteristics. The report also shows that despite a sharp decline in COVID cases from January through June of this year, an additional 166 COVID deaths were reported for the first half of 2021, for a total of 1,032 COVID death claims for the first 18 months of the pandemic.

The Institute report reviews data from COVID-19 and non-COVID-19 claims with January 1, 2020 through June 30, 2021 dates of injury submitted to the Division of Workers' Compensation (DWC) as of July 26. The claim sample included all 148,222 COVID-19 claims against insured and self-insured employers reported to the DWC during the study period, including the 1,032 COVID death claims, as well as all 899 non-COVID death claims reported for the same period.

Job-related death claims account for a small fraction of workers' compensation claims, with DWC reporting that in AY 2019, the final year prior to the pandemic, there were 748 death claims out of 687,912 work injury claims, which translates to 0.109%, or one out of every 917 claims. Cal/OSHA reports that transportation incidents have traditionally been the leading cause of job-related deaths in California, while deaths due to occupational illness have tended to involve cancer, heart disease, or emphysema, often involving public safety officers, and they only accounted for a small share of the death claims. But the pandemic introduced a new type of deadly risk, and in AY 2020 COVID-19 became the number one cause of job-related death claimed in California, accounting for 55% of the 2020 death claims. Although COVID death claims declined steadily from January through June of this year, COVID remained the leading cause of workplace fatalities claimed in the first half of 2021 (accounting for 166 out of the 202 death claims) and the 1,032 COVID death claims reported for the first 18 months of the pandemic represented 53% of the 1,931 workers' compensation death claims recorded for that period. The 1,032 COVID death claims also translate to a rate of 6.96 death claims per 1,000 COVID claims during the 18-month study period. In comparison, death claims accounted for 899 of the 803,228 non-COVID claims reported for the same period, which is 1.12 death claims per 1,000 non-COVID claims, so since the pandemic began, death claims have been more than 6 times as prevalent among COVID claims than non-COVID claims.

Demographic data in the study offers insight into where the COVID-19 death claims originated and the populations that have been most affected. Much of the California workforce falls within three age brackets, (20-29, 30-39, and 40-49), so it is not surprising that these workers have accounted for nearly 73% of all COVID-19 claims since the pandemic began. Focusing in on COVID death claims, however, shows that these claims have been far more prevalent among older workers. The table below shows the number of COVID death claims and the number of all workers' compensation death claims by age group, as well as the percentage of death claims within each age group that were ascribed to COVID. As noted, COVID deaths ranged from 37% of the death claims involving workers who were 30 to 39 years old to 65% of the death claims from workers who were 60 years old or older.

COVID Death Claims as a Percent of Death Claims Within an Age Group, AY 2020 – June AY 2021			
Age Group	Total # of COVID Death Claims	Total # of WC Death Claims	COVID Death Claims as % of All WC Death Claims
<30	83	160	52%
30-39	76	208	37%
40-49	132	337	39%
50-59	325	584	56%
60+	416	642	65%
Total	1,032	1,931	53%

Comparing age distributions for all COVID claims, COVID death claims, and non-COVID death claims, the study found that while 25% of all COVID-19 claims involved workers who were at least 50, the 50+ age group accounted for 72% of the COVID death claims, with the 60+ age group alone accounting for 40%. Workers who were at least 50 also represented 54% of non-COVID death claims, which given that the median age of workers in California is 42.5, shows that they account for a relatively high share of all work-related death claims, though that percentage was still far below their 72% share of the COVID death claims. In contrast, workers between the ages of 30 and 49 accounted for only 20% of the COVID death claims, which was well below their 48% share of all COVID claims, and 18 percentage points below their 38% share of non-COVID death claims.

A similar comparison of all COVID claims, COVID death claims, and non-COVID death claims by gender shows that males, who comprise 54.5% of all California workers, accounted for 52% of all COVID claims from the study period. At the same time, however, males, who have traditionally accounted for the majority of California's job-related fatalities, and who accounted for 85% of the non-COVID death claims in the study, were involved in 74% of the COVID death claims – 11 percentage points below their share of non-COVID death claims. On the flip side, females' 26% share of the COVID death claims was low compared to their share of the work force and their share of all COVID claims, but it was 11 percentage points above their 15% share of the non-COVID death claims. The study notes that this disparity is likely linked to the fact that during the first 18 months of the pandemic, women accounted for most of the health care jobs requiring direct, ongoing patient care, and the health care sector had the highest share of COVID claims (30%) and COVID death claims (21%) among all industry sectors.

While health care workers suffered the heaviest toll during the first 18 months of the pandemic, the distribution of COVID death claims by industry reveals a shift among the heaviest hit sectors since vaccines became available. A review of the volume of COVID and COVID death claims among health care workers shows that many of the cases in this sector arose in the first several months of the pandemic, prior to the availability of COVID vaccines. Since the distribution of vaccines began in late 2020, however, the number of COVID claims from the health care sector, especially COVID death claims, has plummeted. After peaking at 302 COVID death claims in December of 2020, the number of COVID death claims in the health care sector fell to 122 in January, then continued to trend down over the next five months, with a total of 44 COVID death claims from February through June of this year. At the same time, health care workers, who accounted for a third of all COVID claims in 2020 saw their share decline to one out of five COVID claims from February through June of 2021. Meanwhile public safety/government workers' share of the COVID claims increased from 17% in AY 2020 to 22% for the 5-month period that began in February, the same month that this sector overtook health care in terms of monthly COVID claim volume, while retail workers saw their share of the COVID claims increase from 10% to 13%, transportation workers' share increased from 6% to 9%, and manufacturing workers' share rose from 5% to 7%.

Looking at the mix of COVID death claims by region shows that 38% came from Los Angeles County, which is relatively high given that L.A. County accounted for 26% of all jobs in the state, 28% of all COVID claims, and 25% of non-COVID death claims. The study notes several factors that may have contributed to the disproportionate share of claims from Los Angeles County, including population density, the types of work within the county (including large numbers of jobs in health care, manufacturing, and retail, the top three industry sectors for COVID death claims); the large number of applicants' attorneys in the county; and the high number of Hispanic workers in the county, as state data show that since the pandemic began, Hispanics have accounted for 65.4% of all COVID deaths (occupational and nonoccupational) among working age Californians. The nearby Inland Empire/Orange County region accounted for 25% of the COVID death claims, and although that was in line with its 25% share of all COVID claims, it was 6 percentage points higher than its share of non-COVID death claims. Regions where COVID death claims were low relative to their share of all COVID claims and their share of non-COVID death claims: the Central Valley, the Bay Area; the Central Coast, and the North Counties/Sierras. In San Diego, COVID death claims and non-COVID death claims each accounted for about 5% of the statewide total, slightly below the region's 6% share of all COVID claims.

CWCI has published its review of COVID death claims in a free Spotlight Report, "California Workers' Compensation COVID-19 Death Claims: Trends and Characteristics," which is available in the Research section at www.cwci.org.

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