



Exposing the hidden impacts of accidental injuries

A comprehensive study commissioned by National Accident Helpline as part of their Make It Right campaign

April 2019

Foreword

By The Nursery, the research and planning specialists behind our research

We were delighted to be invited to help with this important project to explore and expose the extent of the impact that injury caused by an accident can have on people's lives.

It isn't always as simple as recovering from a physical injury as the initial impact can have a lasting effect on the general wellbeing of the individual who suffered it.

We designed a two-stage research programme to understand the impact of no-fault accidents from both the injured and healthcare professionals' points of view:

Stage 1. We carried out a 15-minute online interview with people recruited from Dynata's (previous Research Now/SSI) panel. We conducted 1,021 interviews of those who had a significant injury in the last five years which resulted from an accident which was, at least partly, someone else's fault. The fieldwork took place between 15th to 22nd February 2019.

Stage 2. We conducted five 75-90 minute depth interviews with healthcare professionals, experienced in caring for patients recovering from no-fault accidents. Interviews took place between 19th February and 4th March 2019.

Having an accident impacts every aspect of people's lives, from their health and personal relationships to their work. Our survey findings have helped to emphasise the importance of this issue.

We also gleaned useful advice from healthcare professionals on mental health goals, physical rehabilitation and how loved ones can help their partner after a no-fault accident.

We very much hope this study contributes to a greater understanding of the hidden impacts of no-fault accidents.

David Alterman, Director, The Nursery



The Nursery Research and Planning are specialists in brand and brand communications research. We have worked with numerous clients including Google, Subway and Direct Line, and worked as research partners for National Accident Helpline for a number of years.

Introduction

When a person suffers an injury that wasn't their fault, National Accident Helpline truly understands the extent of the impact it has.

It doesn't just touch their own life. It also affects the lives of their family, their friends and the professionals who help them get back on their feet.

Often it isn't as simple as healing and getting back to normal. Some injuries can cause lasting effects that are neither visible nor obvious, but they can be as debilitating as the initial impact.

That's why we commissioned this research to expose the true impact that accidental injuries can have on every aspect of people's lives. What we found adds a much greater depth of understanding to the reasons why people can and should claim for compensation to get them back to where they were before it happened.

It is all too easy to focus on the physical repercussions of an accident, but we know that there can often be much more to it than that. Invisible injuries, whether they are mental or physical, are no less traumatic than visible ones, so we wanted to show the real ripple effects that they can have on people during and after the recovery period.

As the UK's leading provider of personal injury advice, services and support, we exist to do what we can to help people **Make It Right** when they've suffered through no fault of their own. So this campaign aims to demonstrate that claiming for a no-fault injury is not a selfish act. On the contrary, it's absolutely necessary and justified to help them get their lives back on track.

We believe that if more people understood the wider effects of accidental injuries, they wouldn't be put off asking for the help they genuinely need.

To address this critical issue this year, we'll be uncovering a range of the impacts that accidental injuries can have on people and their loved ones.

Our **Make It Right** campaign will explore and expose the effects that these injuries can have on a person's mental health, family and relationships, general health and lifestyle, and their working life, so be sure to check back for regular updates throughout the year.



Tom Fitzgerald,
Managing Director,
National Accident Helpline

Accidental Injuries affect all aspects of people's lives

The impact of an accidental injury extends far beyond the physical recovery period for an individual; it can and does have ramifications on mental health, personal relationships and work.

We live in a culture that is known for its 'stiff upper lip' approach to recovering from hardships, but when it comes to injury recovery, the truth is that there are much deeper issues for people to deal with than the physical damage they sustain in accidents, as our new research carried out by The Nursery has revealed¹.

It might not be immediately obvious to an individual or their loved ones – in fact, in many cases, it can take months to become clear – but the mental side effects of a physical injury can change the way people feel about their family life, their working life and their social life. One of our findings revealed that a staggering 62% of those who had a significant injury in the last five years due to an accident that wasn't their fault said that they lost their self-confidence as a result of the accident². This is a worrying statistic that needs to be put right, so we're doing our part to help people get their lives back to normal.

As part of this detailed study of the impact of no-fault injuries, we found that:

Daily routines are disrupted: 60% of people who recovered from their physical injury said that it had taken more time than they expected.

Relationships are prone to detrimental effects: 47% of people who were in a relationship at the time of their accident said they had experienced problems with their spouse or partner.

Working lives are negatively affected: 60% of people said they have been unable to perform certain tasks as usual at work as a result of their accident.

It is painfully clear from our findings that injuries can and do impact on people's lives in many unexpected ways over and above the physical effects that are so frequently highlighted in the claims industry. When people get injured through no fault of their own, they don't simply have the physical recovery to deal with, but they also have difficulty with:

- ▶ Re-living the trauma, for instance, getting back into a vehicle as a driver or a passenger or returning to the scene of the accident
- ▶ Talking about their experiences and struggles – it is often difficult and painful for sufferers to recall and talk about the suffering caused by the accident

¹ 15-minute online interview with respondents recruited from Dynata's (previous Research Now/SSI) panel. 1021 interviews of those who had a significant injury in the last 5 years which resulted from an accident which was, at least partly, someone else's fault (n=287 motor accident, n=230 accident on the road, n=205 accident at work, n=299 accident in a public place)

² Base of n=917. Asked of all respondents, those answering "not applicable" excluded

- ▶ Struggling financially if their accident means they are unable to work, and they are unsure how to get to a point where they can return to work
- ▶ Damaging relationships if the injured person or a loved one is no longer able to take on the role they previously had within the family
- ▶ Recovering alone if no obvious support unit exists or they don't know where to turn for help
- ▶ Feeling vulnerable and worrying that the same thing will happen again – the realisation that you are not 'invincible'
- ▶ Suffering from mental health issues, such as anxiety, stress or sleeplessness

The repercussions of an injury can significantly disrupt not only the injured person's life, but also the lives of the people around them.

Hidden effects like invisible injuries can mean much longer recovery periods, especially if the likes of relationships and careers are affected long after the wound has healed. That's why we believe that these findings are so significant – they allow us to develop a deeper understanding of the hidden effects of injuries that don't cease to exist once the bandages are removed.

Section one:

The impact on the individual

The physical effects of an injury that wasn't the sufferer's fault can range from muscular and joint pain to a lack of mobility or reduction in functionality in the body. It can be extremely debilitating to suffer an injury of this kind and we know all too well how it can impact on daily lives.

We've spent over 25 years helping people get the compensation they need to get back on their feet, so we know what kinds of physical impacts an accident can have on a person. However, much less is known about the hidden impacts of those accidents.

That's why we set out to uncover the full extent of accidental injuries with the **Make It Right** campaign.

The physical impacts

When we asked people to describe their injuries, nine out of 10 people (92%) reported pain as a result of their accident, with 46% experiencing muscular pain, 41% feeling joint pain and 38% suffering from headaches.

Over two thirds of people (67%) experienced mobility issues as they tried to recover from their injuries; 45% said they had difficulty walking, and 32% couldn't use their arms or hands as normal after the accident.

Functionality issues were reported by 28% of people, with 12% having difficulty breathing, 10% experiencing blurred, double or impaired vision and 9% undergoing memory lapses .

There is still an injustice in sustaining injuries in this manner, especially when 1 in 4 people (28%)³ said that it took 6 months or more to recover physically. Nobody plans to get an injury in an accident that was someone else's fault, so we understand the shock that can come with it. What this study has revealed, though, are the unexpected, unseen impacts that follow these physical impacts and recovery periods.

The mental impacts

The mental effects of an injury account for some even more alarming statistics when it comes to returning life to the way it was before the accident.

Shockingly, seven out of 10 people (72%) who had an accident said that they suffered from a mental health issue as a result of it⁴.

³ Base: respondents recovered from the accident physically excluding not sure (622)

⁴ Base: all respondents (n=1021). Respondents were asked if they had experienced any of the following mental health issues as a result of their accident:

- | | | | |
|------------------|----------------------|--|-----------------------|
| 1. Anxiety | 4. Paranoia | 7. Nightmares | 10. None of the above |
| 2. Depression | 5. Stress | 8. PTSD (post-traumatic stress disorder) | |
| 3. Panic attacks | 6. Sleep deprivation | 9. Other | |

The most common mental health symptoms of accidental injury:

35% — Stress	18% — Depression
34% — Anxiety	13% — Nightmares
21% — Sleep Deprivation	13% — Panic Attacks

Stress was the most common symptom at 35%, which was closely followed by anxiety at 34%. Sleep deprivation (21%), depression (18%), nightmares (13%) and panic attacks (13%) were also experienced by people who suffered a no-fault injury in an accident, so it is easy to see how such impacts can change lives at home and at work.

Indeed, the prevalence of mental health issues in accident victims shows that the recovery period can extend far beyond the time at which the patient is discharged from the hospital or given the all-clear by their GP.

When asked how much time it took to fully recover from the mental health issues experienced after the accident, 62% of participants in our study said it took longer than they had expected⁵.

The longer-term ramifications of such injuries were recognised by the healthcare professionals we spoke to. Ray Maramba, a Mental Health Nurse working for the NHS, said he often saw for himself the effect that accidents can have on an injured person's mental wellbeing:

"Someone could be working all their life, they have an accident, they'll be off work for a month. And that will disrupt their way of life, they can become clinically depressed – low mood, no motivation, lack of doing things, and whatever we say or do, it can never help... they could be the breadwinner in the house, their partner may not be working, and that can have severe consequences."

We understand that it can be very difficult to deal with the consequences of an accident, especially if it affects a person's working life and, therefore, their income and ability to provide for their family.

This can have a massive impact on a person's outlook on life and it can be incredibly tough for them to reach out to ask for help. But that's exactly why we're here to do our bit for people who have suffered injuries by helping them take that first step to get the compensation they need.

"Don't bottle it up. Be open and honest about things. People are there to help, there is no need to struggle on your own."
Ray Maramba, Mental Health Nurse



⁵ Base: all respondents fully recovered from mental health issues (408)

Can an accident really affect the everyday life of the injured person?

Our study found that the stress and anxiety experienced in the aftermath of an injury can have unexpected consequences on daily life. Routines that had previously been second nature to people became disrupted by the memory of the accident, which means that even getting through the day at home or at work became more troublesome than before.

Two-thirds (66%) of people admitted to feeling nervous around the site of their accident, whilst 55% said they had worried about even leaving their home. What's more, 63% of people said that their injury caused some worry about getting back into a vehicle or onto a bike after a road accident⁶.

"I became very nervous to drive anywhere, especially while still pregnant and with the children in the car."

Survey Participant

It's worries like these that cause unexpected disruptions to ordinary routines, such as doing the school run or the weekly shop. If parents can't carry on as normal after an injury, we've seen that they can suffer from the stress and anxiety of not being able to play their usual role at home, which is as unjustified as the initial physical injury itself.

It isn't only at home, though, where injuries and their hidden effects change lives; the same type of worry also applied to the prospect of going back to work for some people – 63% of participants said this was a concern.

57% of those injured in an accident that wasn't their fault have worried about losing their job altogether.

Once they had returned to work, almost half said the accident had a negative effect on their work. 60% said they had been unable to do certain tasks, while 63% worried about their work performance as a result of their accident. Alarmingly, 55% lost income and 57% even worried about losing their job altogether.

People shouldn't have to endure the panic about their own livelihoods being affected as a result of an accidental injury, but our research has found that they do in worryingly significant numbers. When almost half (47%) of people state that an accident that wasn't even their fault had a negative effect on their work, it is cause for concern for both employees and employers.

It's OK to claim for compensation

The potential long-term financial ramifications can sometimes be unavoidable if the injured person is forced to miss work for a

⁶ Base: All respondents excluding not applicable. Walking about (932) nervousness (910), lost self-confidence (911) worried about leaving home (896)

certain period of time, so that's why we want everyone to know that it's OK to claim for the compensation that's needed to make up for any losses during that time.

If the accident happened at work, there's no need to worry either – most companies should be protected by employer's liability insurance to cover any potential compensation costs.

An accident shouldn't leave employers out of pocket and it certainly shouldn't leave people unable to perform their daily tasks at work, which is one of the reasons why the **Make It Right** campaign is fighting for a greater understanding of the ripple effects of any injuries sustained as a result.

Section two:

The impact on loved ones

We often hear about how a person's injury has affected their family members and friends and how their lives have been changed as a result of the accident, but the full extent was unknown until we carried out our research.

When someone suffers an injury through an accident that wasn't their fault, their family and friends can be just as affected by the longer-term impacts of such a disruption to their lives.

Our research revealed a range of surprising facts and figures about how an injured person's loved ones were noticeably affected by the injury too. 38% of those who we surveyed said their accident had a negative impact on their relationships, whether that was with their partners, children, friends or other family members, meaning the effects extend much further than previously thought.

How life at home can be affected by accidental injuries

The impact is felt particularly hard by the partners or spouses of those who suffered the injuries, with almost half of the injured people we surveyed (49%) saying that their partner or spouse had to take on a caring role as a result of the change in circumstances. This can put undue pressure on a relationship physically, emotionally and, indeed, financially, so it's important to understand that help does exist in many forms for such eventualities.

The knock-on effects can be worryingly damaging if the injured person is responsible for bringing money in to pay for bills and raise children, and is rendered unable to work for a period of time, as demonstrated in our findings.

Over half of people with children⁷ (53%) said they were actually unable to look after their own children as a result of the accident, while 43% of them said they had experienced problems with childcare, so the level of support children get from their parents can be directly affected by an accidental injury.

The injustice of having your ability to bring up your own children hindered by an accident that wasn't your fault simply isn't right, so we're campaigning to **Make It Right** with the financial help that compensation can provide for those who need it.

Money and health worries were common themes in the responses to our survey. Exactly half (50%) of respondents said their partners or spouses worried about finances on the whole, but the general health of their injured partner was of the greatest concern; almost three quarters of those surveyed said their partners or spouses (74%) worried about the health of those suffering following an accident that wasn't their fault.

⁷ Base: all with children (n=630)

These impacts take their toll on relationships in more ways than one. Nearly half (47%) admitted to having relationship problems as a result of their accident⁸; indeed, when we asked people to tell us more in their own words, we heard about everything from arguments about finances to complete relationship breakdowns. Nobody prepares for that after suffering an accident that wasn't their fault.

We found that the post-accident anxiety coupled with the physical pain from the injuries can significantly affect daily lives when it comes to leaving the house, doing the house work and even being intimate with one another.

"It changed both our lives. [It] limited where we went as a couple as I no longer wanted to go anywhere where there were traffic or crossings."

Survey Participant

It's clear that hidden impacts such as anxiety are no less real than physical impacts when it comes to affecting lives in the aftermath of an accident. Some people experienced months of pain and lost the ability to walk or even sleep properly, which meant that additional responsibilities had to be taken on by partners or spouses (52%).

How children are affected by parents' accidental injuries

Even the children of those injured can be required to take on more responsibility at home after the accident. Nearly half (47%) said that their children had to take on a caring role when they had been left unable to complete routine tasks through no fault of their own. This is something that Claire McGinley, an Occupational Therapist in acute and rehab services, has seen first-hand: "If you've had an accident, everything was totally fine yesterday, but as of today, and for the next 6 months, who knows what the journey's going to be?"

"It can be pretty emotional. And then there's the children, sometimes they potentially have to care for their parents."

61% of children have worried about a parent's health following accidental injury.

47% of the children of those who have suffered an accidental injury have experienced problems sleeping.

It doesn't even stop at these extra responsibilities for children at home; three out of five (61%) of those with children said their offspring had become worried about their parent's health and almost half of them (47%) even experienced problems sleeping.

⁸ Base: all in a relationship now/at the time of accident and excluding not applicable (n=659)

Seeking help after an accidental injury

The knock-on effects that injuries can have clearly extend far beyond the everyday life of the sufferer. When the lives of loved ones are directly affected, too, it's easy to see why accidental injuries can have greater and longer impacts than anybody might have expected.

We want to show people why it's OK to ask for help and seek compensation in situations like this. In fact, it can be absolutely necessary to help families get back on their feet after a traumatic accident with long-lasting impacts. That's why we are here to **Make It Right** for those who need compensation in the aftermath of accident.

Section three:

The views of the healthcare professionals

When someone is injured through no fault of their own, it is often those who help them physically and mentally recover through support services who see some of the deepest hidden impacts.

As part of our **Make It Right** campaign, we conducted in-depth interviews with five healthcare professionals to discover more about what people go through after suffering accidental injuries.

Physiotherapist Sarah Clifford, Occupational Therapist Claire McGinley, Mental Health Nurse Ray Maramba, Carer Harrison Ojobor and Psychologist Claire Freeman all agreed that accidents of this nature can have a huge impact on someone's life.

The most significant issues they see in patients are as emotional and financial as they are physical. Many injured people end up being out of pocket as a result of the financial strain the accident can put on them and their families. They also experience a sense of helplessness on the road to recovery if they are discharged from hospital without a clear direction or sense of what to do next.

People can and often do speak to healthcare professionals about their experiences if they are feeling the pressure and, in many cases, this can be quite a therapeutic mental exercise to do before physical treatment has even begun. As Sarah Clifford, Physiotherapist, explained: "The initial consultation will be hearing their story and hearing about their pain. That in itself is generally a good thing for people to do.

"It's quite cathartic for people to tell you – and it's all real, it's not just in their heads, and they obviously look at it as something positive by getting some treatment."

The road to recovery is different for every patient, of course, but the physical goals are generally to be able to live independently and hopefully free from pain:

"The start point is pain. The finish point hopefully is: 'I'm 100% better, back to work with no pain and I'm sleeping'."

Sarah Clifford, Physiotherapist



As far as mental health is concerned, the goal is to reach an acknowledgement of what happened without ongoing symptoms, fear or blame:

"It's about acknowledging that it's not their fault and building up resilience."

Claire Freeman, Psychologist



This journey towards physical and mental recovery is often

underscored by the added pressure of financial worries, so these professionals know the importance of helping patients see the bigger picture in difficult times. This often requires enlisting the help of family and friends to support the rehabilitation process; they can speak to the injured person on a different emotional level that professionals may not be able to reach.

Embarrassment and anger aren't uncommon in scenarios that involve no-fault accidents, especially if partners are required to become carers at home and the injured person has to deal with a sudden change of circumstances.

Sarah Clifford, who is a Physiotherapist with her own private practice, described the impact that such an injury can have: "I think there's a vulnerable feeling at the beginning. Because you've had a big accident, it hasn't been your fault, and you feel like the world's against you, don't you? You're in pain and you shouldn't be, because you were just on your way somewhere."

This is why the emotional support from healthcare professionals and loved ones is such a crucial part of helping an injured person get back on their feet. It is often, as Claire McGinley, Occupational Therapist, explained, as much a case of empowering them to do things themselves as it is providing them with the small, achievable goals to aid recovery: "I don't think it's a bad thing to promote people to do, because I think we have a culture of doing everything for people. And we need to get into a culture of encouraging people to do more for themselves.

"It's a small 'tap tap' approach. You might not run a marathon by Friday, but you might be able to walk 10m. Don't set yourself up to fail."

A general reluctance to ask for help insofar as mental health is concerned – particularly in men – does hinder the road to recovery for many patients, but this can also be exacerbated by not knowing where to seek support in the first place.

Patients struggling with a range of mental health issues, from anxiety and sleeplessness to depression and PTSD, can become consumed by feelings of embarrassment and helplessness, which, in turn, transcends their own experiences – both the Carer and the Occupational Therapist in our interviews reported that loved ones often seemed stressed, low and had struggles sleeping.

Furthermore, the Psychologist and the Occupational Therapist also reported instances in which children have become carers for parents, which can and does have a negative impact on their family relationships and performance in school.

Making it right on the road to recovery

It is worryingly clear from our research and interviews with healthcare professionals that the ripple effects of accidental injuries include many more hidden impacts than previously thought.

The sudden strain that changes in physical functionality, emotional vulnerability and financial stability can put on people's lives is something that can only be mended by a combination of support services. That's why we're here to play our part in helping sufferers relieve at least some of the financial burden of accidental injuries by providing access to compensation.

The hidden emotional and physical symptoms of such injuries can have a massive impact on people and their loved ones, so we believe that it's our primary responsibility to facilitate a deeper understanding of them. We also want to demonstrate that claiming for a no-fault injury is categorically not a selfish act – it is, in fact, often the first step towards help that an injured person can take, especially if it means helping them and their family and friends get back to normal on the financial front.

The Make It Right Campaign

Our campaign to Make It Right starts by exposing the hidden impacts of accidental injuries in this report. We are here to demonstrate that it's not just about the physical injury itself, but also the emotional and physical repercussions on both the injured person and the family and friends who care for them, whether short-term or long-term.

By exploring and exposing these unseen effects, we want to highlight that people suffer from accidental injuries in more ways than one and, with that in mind, we want to show what support is available for everyone who feels the impact of them. That's why we'll be publishing a range of useful guides and interviews throughout the year to help point people in the right direction. When someone suffers an injury through someone else's fault and it feels wrong, we're here to Make It Right.

When someone suffers an injury through someone else's fault and it feels wrong, we're here to Make It Right.



Do you want to share our findings? Please do! We just ask that you credit the original source by linking to:

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