

Accident benefits granted to elderly people in Brazil

*Benefícios por acidentes otorgados a personas mayores en
Brasil*

Benefícios acidentários concedidos aos idosos no Brasil

Yanna Gomes de Sousa
Paulo César de Medeiros
Soraya Maria de Medeiros

ABSTRACT: The objective of the study was to characterize the types of accident benefits granted to the elderly in Brazil, based on the data records contained in the Statistical Yearbook of Social Security/Ministry of Social Security, for the years 2011 to 2015. This is a retrospective study, with a quantitative and descriptive approach. The search prioritized the records of accident benefits granted to the elderly, that is, at the age of 60 years or more. This survey allowed observing important data on occupational accidents in Brazil in the age group of 60 years or more. Another important factor to consider is that the information in this research intends to be an important instrument for the reflection of the working process of elderly people in relation to the indicators addressed by the research, since those rates estimate the risk of the elderly to suffer an occupational accident and consequent to the granting of accident benefits.

Keywords: Elderly person; Occupational accident; Accident benefits; Social Security.

RESUMEN: *El objetivo de este estudio fue caracterizar los tipos de beneficios otorgados a personas mayores en Brasil, a partir de los registros de datos contenidos en el Anuario Estadístico de la Seguridad Social / Ministerio de la Seguridad Social, para los años 2011 a 2015. Se trata de un estudio retrospectivo con el enfoque cuantitativo y descriptivo. La búsqueda dio prioridad a los registros de beneficios por accidentes otorgados a las personas mayores, es decir, a la edad de 60 años o más. Otro factor importante a considerar es que la información contenida en esta investigación pretende ser una herramienta que se considere relevante a la reflexión del proceso de trabajo de edad avanzada con respecto a los indicadores que investigan direcciones ya que las tasas estas estiman el riesgo de los mayores sufren accidentes de trabajo y, en consecuencia, la demanda de concesiones de beneficios por accidentes.*

Palabras clave: *Mayores; Accidente de trabajo; Beneficios por accidentes; Seguridad Social.*

RESUMO: *O objetivo do estudo foi caracterizar os tipos de benefícios acidentários concedidos aos idosos no Brasil, a partir dos registros de dados contidos no Anuário Estatístico da Previdência Social/Ministério da Previdência Social dos anos de 2011 a 2015. É um estudo retrospectivo com abordagem quantitativa de caráter descritivo. A busca priorizou os registros de benefícios acidentários concedidos aos idosos, ou seja, com 60 anos ou mais de idade registrados. Puderam-se verificar, após a realização desta pesquisa, dados importantes sobre acidentes de trabalho, no Brasil, na faixa etária de 60 anos ou mais de idade. Outro fator relevante a ser considerado é que as informações desta pesquisa pretendem constituir instrumento que se considera relevante para a reflexão do processo de trabalho de pessoas idosas no que diz respeito aos indicadores que a pesquisa aborda, visto que estas taxas estimam o risco de o idoso sofrer acidente do trabalho e consequentemente demandar concessões de benefícios acidentários.*

Palavras-chave: *Idoso; Acidente de trabalho; Benefícios acidentários; Previdência Social.*

Introduction

Contributing to the reflection on working conditions is an evidence of the new times of technological advances in the area of occupational health. The changes that have occurred in the last decades in the world of work have influenced the health of individuals and of the collective of older workers.

Labor intensification is characteristic of the current phase of capitalism. The insecurity generated by the fear of unemployment causes people to submit to precarious employment regimes and contracts, perceiving low wages and risking their lives and health in unhealthy, high-risk environments (Elias, & Navarro, 2006).

Experts point out increasing self-esteem, avoiding social isolation and exercising the mind as some of the benefits of working in senior citizenship, and the number of active seniors in the labor market has grown. The important changes that have been occurring in the age bracket of the Brazilian population in recent decades, associated to the future perspectives of intensity in the process of population aging, bring with it a series of questions, besides the need for restructuring in several dimensions of reality and strategies of survival.

Brazil is facing a remarkable demographic transition. One estimates, in absolute terms, that the number of elderly people in Brazil increased from 15.5 million people to 23.5 million between 2001 and 2011 (IBGE, 2012). Therefore, that phenomenon of population aging affects, and occurs due to changes in health indicators, such as longer life expectancy and fall in fertility and mortality (Brasil, 2010).

In the working environment, the working conditions are determinant for the health of the worker. The organization of the work reduces the possibilities of risks, mitigating them or eliminating them during the performance of its tasks. Regarding the area of workers' health, the process of population aging reveals a growing contingent of people over 60 years old still active and, consequently, still subject to the risk of an accident at work. The literature on OA in the elderly is scarce. An International Labor Organization (ILO) report points out that older workers are more likely to suffer fatal injuries at work than younger workers are (ILO, 2015).

Employees' understanding on occupational hazards is often insufficient, and occupational safety and health (OSH) protection measures adopted by companies emphasize only the use of Personal Protective Equipment (PPE), neglecting other practices in the areas of occupational medicine and safety, which contributes to the triggering of occupational accidents.

The legal concept of occupational accident is defined in art. 19 of Law No. 8,213/91 that characterizes the occupational accident as the one that occurs by the exercise of the work at the service of the company or by the work of the insured persons referred to in item VII of art. 11 of that law, causing bodily injury or functional disturbance that causes death or the permanent or temporary loss or reduction of the capacity for work.

Occupational accidents affect economic productivity, and are responsible for a substantial impact on the social protection system. In Brazil, according to the latest official data released in 2015 contained in the Statistical Yearbook of Social Security (AEPS), Social Security granted 4.3 million benefits, of which 88.5% were social security, 6.4%, assistance, and 5.1%, accident. Compared to 2014, the number of granted benefits decreased by 16.6%, with a decrease of 15.9% in urban benefits and 19.9% in rural benefits. The benefits granted to the urban clientele reached 81.6% and those granted to the rural clientele totaled 18.4% of the total. The most granted species were social security sickness insurancee, age retirement and maternity wage, with respectively 42.1%, 13.3% and 12.9% of the total. (Dataprev, 2015).

The workforce of the Brazilian elderly population can be seen in the data from the National Household Sample Survey in Brazil, carried out in 2009. The population that had work during all or part of that period (employed population) was around 92.7 million. Of that contingent, 6,362 million were elderly people, being 4,077 million men and 2,285 million women. The region with the highest number of elderly people working during that study was the Southeast, with 2,575 million people, followed by the Northeast, with 1,819 million. The South, Center-West and North regions of the country presented, respectively, 1,128 million, 441 million and 399 million (Silva, 2013).

Furthermore, according to the Statistical Yearbook of Social Security (AEPS), 3,056,564 social security benefits were granted in Brazil between 2011 and 2015, of which 289,165 were age retirements (Dataprev, 2015)

Retirements are monthly payments for life, made to the insured due to time of contribution, age, permanent disability or work, exercised under special conditions that damage the health or physical integrity.

Accident Benefits

The accident benefit is granted to the injured insured, or his/her dependent(s), when the accident occurs while exercising the work at the service of the company, being the professional or occupational disease equal to it, or, still, when suffering during the route between the home and the

workplace, causing bodily injury or functional disturbance that causes death or reduced capacity for work (Ferreira, 2015)

Accident benefits are classified as pensions, death pension, sickness insurance and accident insurance.

The right to retirement due to accident invalidity (Species - 92) is granted to the injured insured who, whether or not in the case of accidental sickness insurances, is considered incapable and unsustainable of rehabilitation for the exercise of activity that guarantees subsistence. The death pension (Species - 93) is granted to the dependent(s) of the insured person who dies because of an occupational accident (Dataprev, 2013)

The sickness insurance (Species - 91) is due to the insured who becomes incapacitated, due to illness resulting from an occupational accident. Accident insurance (Species - 94) is due to the injured insured who, after consolidation of the injuries resulting from the occupational accident, presents a sequel that implies the reduction of his/her working capacity. Granting that benefit is independent of the receipt of salary or concession of other benefit, except the one of any retirement (Dataprev, 2013)

This article aims to clarify the types of accident benefits granted to the elderly in Brazil, as well as their incidence in the age group of 60 years or more.

Methodology

This is a retrospective study, with a descriptive and quantitative approach. Quantitative research is characterized by the use of quantification in both the collection as the treatment of study data, using statistical means and techniques, from the simplest ones, such as percentage, mean and standard deviation, to the more complex ones, such as correlation and regression analysis (Diehl, & Tatim, 2004).

For the data collection of this research, the researchers performed consultations at the Social Security Bank, through the Statistical Yearbook of Social Security/Ministry of Social Security, Technology and Information of Social Security Company, in an electronic environment.

The search prioritized the records of accident benefits granted to the elderly, that is, at the age of 60 years or more. The three-year period of consultation in the database of this research is justified by the representativeness of existing data, since the number of cases available for the period may allow performing the study.

There was no need for analysis by a Research Ethics Committee to carry out this study, since it is a work that uses secondary data from a public federal database domain.

Results and Discussions

As Table 1 shows, in Brazil, in the period from 2011 to 2015, 1,529,506 accident benefits were granted; of them, 2013 prevailed, with 338,122 cases reported.

When evaluating the group of species of urban accident benefits in the period from 2011 to 2015, the most important are sickness insurance, with 1,418,551 concessions, followed by accidental sickness insurance with 82,021 concessions.

Occupational accidents are considered the main cause of aggravation of workers' health, causing great impact on productivity, and suffering for society, resulting in high social and economic costs (Vilela, Almeida, & Mendes, 2012).

Work can either be a source of increased quality of life (by providing the elderly with physical, intellectual or social activity), but it can harm that quality (because the worse, dilapidating and degrading working conditions, the worse the quality of life of the elderly worker); besides, work can be an important element to generate quality of life, since it associates with pleasure (Moreira, 2000).

However, researches show the negative impact of work on the elderly, especially when practiced in unhealthy environments, because, although aging is an individual process, it can be accelerated by difficult working conditions, such as manual handling of heavy loads, exposure to excessive noise levels or atypical working hours (OIT, 2015).

Table 1 – Number of urban accident benefits granted by species group in Brazil - 2011/2015

Table 1 – Number of urban accident benefits granted by species group in Brazil - 2011/2015

URBAN ACCIDENT BENEFITS	2011		1,458,921 Accident benefits
	2012	2013	
	2014	2015	
Disability retirement	2011		10,270
	2012		10,651
	2013		10,890
	2014		10,134
	2015		8,236
Death pension	2011		733
	2012		598
	2013		488
	2014		400
	2015		360
Sickness insurance	2011		297,828
	2012		285,982
	2013		285,279
	2014		263,485
	2015		185,998
Accidental sickness insurance	2011		14,418
	2012		15,403
	2013		20,830
	2014		20,278
	2015		15,918
Supplementary insurance	2011		129
	2012		131
	2013		190
	2014		152
	2015		140
TOTAL			1,458,921

Source: Own elaboration based on the data from the Ministry of Social Security (MPS). Statistical Yearbook of Social Security/Brasília, DF: MPS/DATAPREV, 2013/2015- Annual

The aging of people affects important aspects of society such as the characteristics of the economically active population and the labor market. The myth of old age related to unproductiveness made people see the elderly person as a discarded category. This, along with biological and social vulnerability, made those who still worked suffer social and economic pressures and end up suffering from various injuries resulting from their work (Robazzi, *et al.*, 2009).

Regarding the age group with the highest rates of notification of accident benefit awards, the group between 60 and 64 years old prevailed, with 908 cases. The risks of individuals suffering occupational accidents are inherent to the productive process and may occur with people of different age groups, including the elderly people, who are increasingly representing a growing and economically active population contingent.

According to the results of the 2010 Demographic Census, the Brazilian population reached the mark of 190,755,799 inhabitants; among them, 20,590,599 are elderly individuals, almost 10.79% of the total population (IBGE, 2010).

An important fact reinforced by specialists, in a study on the elderly and deaths due to occupational accidents in São Paulo, was that the age distribution of the injured elderly population presents a reduction in the participation of that phenomenon with the advancing age (Waldvogel, & Silva, 2000), as shown in table 2 below:

Table 2 – Amount of accident and supplementary urban insurances granted, according to the age groups in the DIB, Brazil -2011/2015

Table 2 – Amount of accident and supplementary urban insurances granted, according to the age groups in the DIB, Brazil -2011/2015

ACCIDENT AND SUPPLEMENTARY ACCIDENT INSURANCES	2011 2012 2013 2014 2015	82,021 Accident insurances
AGE GROUP	YEAR	TOTAL
60 - 64 years	2011	170
	2012	167
	2013	212
	2014	191
	2015	168
65 - 69 years	2011	35
	2012	30
	2013	31
	2014	33
	2015	34
70 - 74 years	2011	11
	2012	11
	2013	06
	2014	09
	2015	04
75 - 79 years	2011	05
	2012	05
	2013	02
	2014	03
	2015	04
80 - 84 years	2011	01
	2012	-
	2013	01
	2014	02
	2015	02
TOTAL		1,137

Source: Own elaboration based on the data from the Ministry of Social Security (MPS). Statistical Yearbook of Social Security/Brasília, DF: MPS/DATAPREV, 2013/2015- Annual

Disability retirement is a benefit granted to the permanently incapacitating worker, who cannot be rehabilitated in another profession, according to the evaluation of the INSS medical expertise.

The benefit is paid while the disability continues and can be reassessed by the INSS every two years. Initially, the citizen must apply for a sickness insurance, which has the same requirements of the disability retirement. If the medical examination proves permanent incapacity for work, without possibility of rehabilitation in another function, disability retirement will be indicated.

According to Table 3, in Brazil, in the years between 2011 and 2015, 61,071 disability retirements were granted; of them, 5,390 were granted to the elderly in the age group of 60 to 64 years.

The way to start the fight for the reduction of occupational accidents and consequent disability retirement, and even death of the worker, especially the elderly one, first passes through the awareness of the working class; of the employer's class; of citizens and government officials, on the urgent need to intensify preventive action, with the implementation of educational activities on the prevention of accidents in the labor market.

Table 3 – Amount of urban accidental disability retirements granted, according to the age groups in the DIB - 2011/2015

Table 3 – Amount of urban accidental disability retirements granted, according to the age groups in the DIB - 2011/2015

URBAN ACCIDENTAL DISABILITY RETIREMENTS	2011	61,071 Disability retirements
	2012	
	2013	
	2014	
	2015	
AGE GROUP	YEAR	TOTAL
60 - 64 years	2011	1,036
	2012	1,104
	2013	1,130
	2014	1,160
	2015	960
65 - 69 years	2011	172
	2012	157
	2013	188
	2014	199
	2015	181
70 - 74 years	2011	24
	2012	20
	2013	25
	2014	24
	2015	16
75 - 79 years	2011	3
	2012	4
	2013	2
	2014	3
	2015	5
80 - 84 years	2011	1
	2012	-
	2013	-
	2014	1
	2015	1
TOTAL		6,416

Source: Own elaboration based on the data from the Ministry of Social Security (MPS). Statistical Yearbook of Social Security/Brasília, DF: MPS/DATAPREV, 2013/2015- Annual

Occupational accidents or occupational diseases, which include professional disease and work-related illness, can have fatal consequences for the insured, resulting in the death of the employee affiliated with the social security system, thus producing legal effects in the social security orbit when triggering the right to a death pension to dependents of the insured, regardless of the contribution time, which is a damaging event that harvests the life of the insured, in addition to producing an irreparable loss for the family.

The data in table 4 show that, in Brazil, between 2011 and 2015, 3,067 death pensions were granted, 67 in the age group of 60 to 64 years. The government is responsible for implementing a more effective public policy in the area of occupational health and safety, assuring the worker a healthy and adequate environment to the preservation of his/her physical integrity. Nevertheless, the whole society needs to support in the observation of the protective precepts of occupational health.

Table 4 – Amount of urban death pension granted, according to age groups in DIB - 2011/2015

Table 4 – Amount of urban death pension granted, according to age groups in DIB - 2011/2015

DEATH PENSION	2011 2012 2013 2014 2015	3,067 Death pensions
AGE GROUP	YEAR	TOTAL
60 - 64 years	2011	18
	2012	12
	2013	19
	2014	12
	2015	06
65 - 69 years	2011	07
	2012	02
	2013	02
	2014	01
	2015	01
70 - 74 years	2011	01
	2012	-
	2013	04
	2014	02
	2015	02
75 - 79 years	2011	01
	2012	-
	2013	-
	2014	-
	2015	03
80 - 84 years	2011	-
	2012	-
	2013	-
	2014	-
	2015	-
TOTAL		95

Source: Own elaboration based on the data from the Ministry of Social Security (MPS). Statistical Yearbook of Social Security/Brasília, DF: MPS/DATAPREV, 2013/2015 - Annual

Conclusions

The elderly worker suffers the most from the inadequacies of the working environment and process, feeling the annoyances, suffering, illnesses and accidents that can affect his/her quality of life. Therefore, he/she needs to be the main involved in the process of elimination and identification of those risks in order to improve his/her health, life and working conditions.

This study elicited the discussion on the main accident benefits granted to the elderly in Brazil; this survey allowed observing important data on occupational accidents in Brazil, in the age group of 60 years or more. Another important factor to consider is that the information in this research intends to be a necessary tool for the reflection of the working process of elderly people with regard to the indicators addressed by the research, since those rates estimate the risk of the elderly to suffer an occupational accident and consequent to the concession of accident benefits.

There is no doubt regarding the advantages of preventing occupational accidents and diseases, especially in relation to the elderly worker. For this reason, it is increasingly necessary to carry out studies and researches in that area, in order to soften or, maybe one day, reduce the incidence of occupational accidents to almost zero.

References

- Camarano, A. A. (2002). Envelhecimento da população brasileira: uma contribuição demográfica. In: Freitas, E. V., et al. (Orgs.). *Tratado de Geriatria e Gerontologia*. Rio de Janeiro, RJ: Guanabara Koogan.
- Diehl, A. A., & Tatim, D. C. (2004). *Pesquisa em ciências sociais aplicadas: métodos e técnicas*. São Paulo, SP: Prentice-Hall (168 p.).
- Elias, M. A., & Navarro, V. L. (2006). A relação entre o trabalho, a saúde e as condições de vida: negatividade e positividade no trabalho das profissionais de enfermagem de um hospital escola. *Rev Latino-Am Enfermagem*, 14(4), 517-525. Recuperado em 06 agosto, 2015, de: <http://www.scielo.br/pdf/rlae/v14n4/v14n4a08.pdf>.
- Ferreira, H. M. G. (2015). *Manual de Direito Previdenciário*. Rio de Janeiro, RJ: Editora Ferreira. (9ª ed., Série Concursos).
- França, L. H. F. P., & Soares, D. H. P. (2009). Preparação para a Aposentadoria como parte da Educação ao Longo da Vida. *Psicologia Ciência e Profissão*, 29(4), 738-751. Recuperado em 25 agosto, 2015, de: <http://www.scielo.br/pdf/pcp/v29n4/v29n4a07.pdf>.

- IBGE. (2010). Instituto Brasileiro de Geografia e Estatística. *Pesquisa Nacional por Amostra de Domicílios: Síntese de Indicadores 2009*. Rio de Janeiro, RJ.
- IBGE. (2012). Instituto Brasileiro de Geografia e Estatística. *Síntese dos indicadores sociais uma análise das condições de vida da população brasileira*. Rio de Janeiro, RJ.
- Khoury, H. T. T., Ferreira, A. J. C., Souza, R. A., Matos, A. P., & Barbagelata-Goés, S. (2010). Por que aposentados retornam ao trabalho? O papel dos fatores psicossociais. Recuperado em 25 agosto, 2015, de: *Revista Kairós Gerontologia*, 13(1), 147-165. URL: <http://revistas.pucsp.br/index.php/kairos/article/view/4867/3449>.
- MPS/DATAPREV. (2013). Ministério da Previdência Social. Secretaria de Políticas da Previdência Social. Departamento do Regime Geral da Previdência Social. Coordenação Geral de Estatística, Demografia e Atuária. *Anuário Estatístico da Previdência Social/Ministério da Previdência Social, Empresa de Tecnologia e Informações da Previdência Social*. Brasília, DF: MPS/DATAPREV, 2013- Anual.
- MPS/DATAPREV. (2015). Ministério da Previdência Social. Secretaria de Políticas da Previdência Social. Departamento do Regime Geral da Previdência Social. Coordenação Geral de Estatística, Demografia e Atuária. *Anuário Estatístico da Previdência Social/Ministério da Previdência Social, Empresa de Tecnologia e Informações da Previdência Social*. Brasília, DF: MPS/DATAPREV, 2015-Anual. Recuperado em 25 janeiro, 2015, de: <http://www.previdencia.gov.br/wp-content/uploads/2015/08/AEPS-2015-FINAL.pdf>.
- Moreira, M. M. S (2000). *Trabalho, qualidade de vida e envelhecimento*. Dissertação de mestrado. Rio de Janeiro, RJ: Fundação Oswaldo Cruz.
- OIT. (2015). Organizacional Internacional do Trabalho. *Dia internacional da segurança e saúde no trabalho*. Recuperado em 25 junho, 2015, de: <http://www.wilo-mirror.cornell.edu/public/portugue/region/eurpro/lisbon/html/hsst2015.htm>.
- Robazzi, M. L. do C. C., Marziale, M. H. P., Rodrigues, R. A. P., Silveira, C. A., & Alves, L. A. (2009). Acidentes e Agravos à Saúde dos idosos nos ambientes de trabalho. Rio de Janeiro, RJ: UERJ: *Rev. Enferm.*, 17(3), 309-314. Recuperado em 10 de junho, 2015, de: <http://www.facenf.uerj.br/v17n3/v17n3a02.pdf>.
- Salanova, M., Gracia, F. J., & Peiró, J. M. (1996). Significado del Trabajo y Valores Laborales. In: Peiró, J. M., & Prieto, F. (Eds.). *Tratado de Psicología del Trabajo*, 35-63. Barcelona, Espanha: Síntesis.
- Silva, E. N. (2013). Morbidade e Mortalidade por Acidentes de Trabalho em Idosos no Brasil. Salvador, BA: *Revista Baiana de Enfermagem*, 27(1), 42-51. Recuperado em 06 de agosto, 2015, de: doi: <http://dx.doi.org/10.18471/rbe.v27i1.6916>.
- Vanzella, E., Neto, E. A. L., & Silva, C. C. (2011). A terceira idade e o mercado de trabalho. *Revista Brasileira de Ciências e Saúde*, 14(4), 97-100. Recuperado em 06 de agosto, 2015, de: DOI:10.4034/RBCS.2010.14.04.13.
- Vilela, R. A. G., Almeida, I. M., & Mendes, R. W. B. (2012). Da vigilância para a prevenção de acidentes de trabalho: contribuição da ergonomia da atividade. Rio de Janeiro, RJ: *Ciênc. Saúde Coletiva*, 17(10), 2817-2830. Recuperado em 06 de agosto, 2015, de: <http://dx.doi.org/10.1590/S1413-81232012001000029>.

Waldvoguel, B. C., & Silva, D. W. T. (2000). Os idosos e as mortes por acidentes do trabalho em São Paulo. *XII Encontro Nacional de Estudos Populacionais. Brasil 500 Anos: Mudanças e Continuidades*, 1-18. Caxambu (MG): IBGE.

Zanelli, J. C., Silva, N., & Soares, D. H. P. (2010). *Orientação para aposentadoria nas organizações de trabalho: construção de projetos para o pós-carreira*. Porto Alegre (RS): Artmed.

Zanelli, J. C. (2012). Processos Psicossociais, Bem-Estar e Estresse na Aposentadoria. *Revista Psicologia: Organizações e Trabalho*, 12(3), 329-340. Recuperado em 14 de abril, 2015, de: <http://submission-pepsic.scielo.br/index.php/rpot/index>.

Received 08/02/2016

Accepted 30/06/2016

Yanna Gomes de Sousa - Nurse. MSc in Nursing, Federal University of Rio Grande do Norte/UFRN. Natal (RN), Brazil.

E-mail: yanna_gomes@yahoo.com.br

Paulo César de Medeiros - Lawyer. Graduated from the Federal University of Paraíba - UFPB. Specialist in Social Security Law.

E-mail: paulo.adv11350@hotmail.com

Soraya Maria de Medeiros - Nurse. PhD in Nursing. Professor, Department of Nursing, Federal University of Rio Grande do Norte/UFRN. Natal (RN), Brazil.

E-mail: sorayamaria_ufrn@hotmail.com