

Addressing Human Risk in Agriculture



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Overview



Human Risk Factors

Employee,
Family,
Farm Safety



Mitigation Strategies

Building a Safer
Future.
Collectively.



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Three Main Types of Risk

Employee

Managing Employees,
Physical Injuries,
Labor Shortages

Family

Mental Health Challenges,
Premises Liability,
Employment

Farm Safety

Food Safety,
Health Hazards,
Agritourism



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Employee Risk



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Managing Employees

KNOW Federal, State, Local, and Tribal Law (If Applicable)

- Non-Compliance of Labor Laws
 - Minimum Wage, Overtime, Working Hours
- Not Following Worker Safety Regulations
 - Violations may lead to fines
- Employee Misclassification
 - Can result in legal penalties/back pay
- Privacy and Data Protection
 - Breaches WILL result in violation of privacy law
- Retaliation Claims
 - Retaliating against employees who file complaints will lead to legal action.



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Physical Injuries

Agriculture is the Most Dangerous Sector in America

- >50% of Mortalities Occur on Individuals Ages 15-24
- Machinery/Vehicles are the most common cause of injury

Common Physical Injuries

- Machinery Accidents
- Animal Injuries
- Heat Exposure
- Disability

How does this apply to family?

- Immediate and Extended
 - Differs



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Labor Shortages

The Need for off Farm Income

- USDA, found 88% of small farms (<\$350,000 gross income)

Bureau of Labor Statistics

- Ag Industry expects to see a 2% decline in workforce over the next decade.
 - ~16,000 jobs

How may we see it?

- Difficulty in recruitment/retention
- Farm operations and productivity decreasing



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Family Risk



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Mental Health Challenges

Indigenous Peoples have some of the highest rates of mental illness.

- “It is estimated that up to 70 percent of this population will suffer some sort of mental health disorder during their lifetimes.”
(Discovery Mood and Anxiety Program)

Stress Factors:

- Financial Pressures
- Family Issues (Divorce, Death, etc.)
- Unpredictability of Farming

Effects of Mental Health Struggles:

- Decrease in Productivity
- Diminishing Quality of Life
- Loss of Interest
 - Daily Operations, Long-term Planning, etc.

Resources:

[FVC Mental Health Awareness](#)

[FVC Mental Health Training Programs](#)

[Farm Bureau Farm State of Mind Campaign](#)



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Premises Liability

“A legal principle that holds property owners responsible for injuries that occur on their property when caused by their negligence.”

Risks:

- Liable for injuries experienced by visitors, employees, and contractors
 - Uneven Ground, Debris, Wet Surfaces
 - Animal-Related Injuries
 - Improperly secured or malfunctioning equipment
 - Collapsing of Structures
 - Open Pits/Ditches
 - Natural Hazards
 - Bodies of Water, Falling Branches, etc.



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Employing Others

KNOW Federal, State, Local, and Tribal Law (If Applicable)

- Occupational Safety and Health Act (OSHA)
 - Ensures safe and healthful working conditions.
- Equal Employment Opportunity Laws
 - Cannot discriminate based on race, color, religion, sex, or national origin.
- State Labor Laws
 - Minimum Wage, Worker Safety, etc.
 - May differ From Federal
- Workers' Compensation Laws
 - Provides financial support to employee's victim to work-related injuries/illnesses.
 - It is a requirement to carry workers' compensation insurance
 - Excluding Texas

Failure to comply may result in legal action.



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Farm Safety



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Food Safety

- Different routes of contamination
 - Direct
 - Feces, Illness, and Injury
 - Cross Contamination
 - Clothing, hands, Shoes, Tools, and Equipment
- Contaminated Produce can result in foodborne illness
- Ensure clean post-harvest water
 - Must have no detectable generic E. coli in 100 mL of water
- Inability to trace the source of contamination
 - Allows for potentially contaminated products to spread
- Corrective Actions and Recordkeeping
 - Provides hard data to take to lenders
- Provide Appropriate Health and Hygiene Practices
 - OSHA requires 1 restroom facility per 20 workers within $\frac{1}{4}$ from working area



Health Hazards

- Exposure to Pesticides and Chemicals
 - Know the Products you are working with!
- Risk of Zoonotic Diseases
 - Brucellosis, Campylobacter, E. coli, etc.
 - Current Ex. Avian Influenza
- Long-term Health Impacts
 - Arthritis, Hearing Loss, etc.
 - Cancer: Farmers experienced an excess of multiple myeloma, melanoma of the skin, and prostate cancer was found. (NIH, 2021.)



Agritourism

Encompasses nearly all risks we have previously discussed.

- Visitor Safety
 - Liable for any injuries sustained by visitors due to lack of maintenance
 - Slips, Trips, Falls
- Animal Interactions
 - To blame for injuries caused by animal interactions.
 - Bites, Kicks, Zoonotic Diseases
- Food Safety
 - Responsible for foodborne illnesses caused by negligence will be your responsibility
 - Lack of Cleanliness, Improper Food Safety Protocol, etc.
- Emergency Preparedness
 - At fault for inadequate response to medical emergencies, fires, or other urgent situations.
 - Compliance Violations, Financial Liability



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A woman with dark hair, wearing a light-colored button-down shirt and blue jeans, stands in a field of tall, golden-brown grain. She is holding a laptop computer with both hands, looking at the screen. The background shows a line of trees under a clear sky.

Before
discussing
risk mitigation,
Questions, Comments, Clarification?



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Employee Risk Mitigation

Risk Mitigation:

- Managing Employees
 - Know the law in place
 - Ensure compliance of the law
- Physical Injuries
 - Safety Training Programs
 - Proper use of Protective Equipment
 - Regularly Maintain Machinery
- Labor Shortages
 - Offer competitive wages
 - Provide benefits/incentives to committed, reliable employees
 - Introductory training programs
- Can you think of any other mitigation strategies?
 - Feel free to offer them in the chat or share



Family Risk Mitigation

Risk Mitigation:

- Mental Health Challenges
 - Utilize mental health resources
 - Hotlines, counselors, etc.
 - Maintain a good work-life balance
- Premises Liability
 - LIABILITY INSURANCE!!!
 - Emergency Preparedness Strategies
- Employment
 - Comply with existing laws
 - State Law likely differs from Federal
 - Workers' Compensation Insurance
- Can you think of any other mitigation strategies?
 - Feel free to offer them in the chat or share



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Farm Safety Risk Mitigation

Risk Mitigation:

- Food Safety
 - Implement Good Agricultural Practices
 - Ensure proper sanitation and hygiene
 - Clean and sanitize equipment during harvesting/processing
 - Mitigate opportunities for contamination
- Health Hazards
 - Provide PPE
 - Proper Training
 - Vaccinate Livestock
 - Clean water sources
- Agritourism
 - Farm walk-throughs
 - Document hazards before and after addressing
 - Supervise all activities
 - Ensure knowledge of Emergency plans



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A woman with dark hair, wearing a light-colored button-down shirt and blue jeans, stands in a field of tall, golden-brown grain. She is holding a laptop computer in front of her, looking at the screen. The background shows a line of trees under a clear sky. The entire image has a warm, golden-brown color cast.

Lastly...



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Risk of Working with Family

Not an Inherent Risk.

USDA National Agricultural Statistics Survey

- 96% of farms are family owned

Common Conflicts:

- Decision-Making
- Financial Disagreements
 - Farm Investments, Use of Farm Income, etc.
- Succession Planning

Conflicts often arise due to lack of communication.

- Business partners NEED to discuss the business.



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How can we Mitigate Risk When Working with Family?

- CLEAR Communication
- Define each individual's role
- Regular Family Meetings
- Develop Payment Schedules for “Employees”
 - Eliminates risk of overspending farm income
- Establish Conflict Resolution Strategies
- Succession Planning
 - Professional Advice
- Discuss the family operation as if it is a business
 - IT IS
- What are some of the risk mitigation strategies that your family has implemented?
 - Please offer them in the chat



Questions?



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