

Health and the Hispanic Workforce

Richard Stup, Associate Director, Penn State Dairy Alliance

Miguel Saviroff, Extension Educator, Penn State Cooperative Extension

Introduction

Rural Latinos do not visit the doctor unless they are very sick or injured. Their reluctance to seek health care is often because doctors are unavailable nearby, transportation is difficult, and rural clinics are mistrusted. This cultural pattern means that your Hispanic workers might not seek medical care when they need it, even when they are in the United States. Already, there are many stories in rural communities of Hispanic farm employees who did not seek treatment until they were dangerously ill. Or of those who tried to hide injuries because they thought they would be in trouble and did not want to disappoint their employer. You, as an employer, have a responsibility to make sure that your Hispanic employees are able and unafraid to access health care when they need it.

A Workforce at Risk

The Statistics

The Bureau of Labor Statistics summarizes the fatality situation for Hispanic workers in the entire U.S. workforce in the following way (<http://www.bls.gov/iif/>):

In 2002, 840 Hispanic workers were fatally injured while at work, down 6 percent from a high of 895 in 2001. Hispanic worker fatalities accounted for 15 percent of the 5,524 total fatal work injuries that occurred in the U.S. in 2002. The rate of 5.0 fatalities per 100,000 workers recorded for Hispanic workers was a 25 percent higher rate than the rate of 4.0 fatalities per 100,000 employed recorded

for all workers. Fatal work injuries to Hispanic workers have been on the rise since 1992, when they recorded a low of 533. Moreover, the trend seen in Hispanic worker fatalities has been driven by an increasing number of fatalities to foreign-born Hispanic workers, who in 1992 accounted for 275 or 52 percent of fatalities to Hispanic workers and in 2002 accounted for 577 fatalities, or 69 percent.

Agriculture continues to be one of the most dangerous industries with 22.7 fatal injuries per 100,000 workers in 2002, ranking second only to mining (23.5 per 100K) in the rate of fatalities that occur each year (NIOSH, 2004). Non-fatal occupational injuries in agriculture were last reported at 7 per 100 employees in 2001. This continues a consistently higher trend than the rate of other private sector businesses, which comes in at only 5.4 per 100 workers.

In agricultural operations specifically, Hispanic employees are injured at a lower rate than non-Hispanic employees. In the period from 1991 to 2002, only 15.2 fatalities per 100,000 workers were recorded for Hispanics, compared to 20.2 for non-Hispanics in the same period (NIOSH, 2004). This supports preliminary results from a survey of dairy workers in Pennsylvania, New York, and Vermont that seems to show a lower injury rate among Hispanics than among other groups (Earle-Richardson et al.). Many experts attribute this lower injury rate to the fact that Hispanic employees often do not operate

machinery as frequently as non-Hispanic agricultural employees.

In spite of the lower injury rates reported for Hispanic employees, this group remains at risk. In many ways, these risks are substantially different from those faced by their non-Hispanic counterparts. Following is a brief review of risks that are especially relevant to the Hispanic workforce.

Overwork

Many Hispanic employees want to work as many hours as their employer will give them. Those working more than 60 to 70 hours per week are likely to be tired and prone to accidents, especially when operating machinery. In a recent survey of Hispanic dairy farm workers in New York State, Maloney and Grusenmeyer (2004) found that 25% of employees reported working 51-60 hours per week and 19% reported working 71 or more hours per week. Of course, employers do not bear all of the responsibility for long work weeks. Many Hispanic employees require long hours as a condition of employment. In the New York study, fully 57% insisted on working 51 or more hours per week.

Lack of Safety Knowledge

Many managers assume that workers have “common sense” knowledge about hazards around agricultural operations. But many Hispanic workers weren’t raised around the dangerous machinery, chemicals, and other hazards of a farm or horticultural operation. Situational dangers such as dangerous gases in enclosed spaces such as silos or manure storage may be completely unknown. Many Hispanic workers cannot read or speak English, some do not read or speak Spanish very well, thus prevention measures such as warning signs are frequently reduced in effectiveness.

Poor Communications

We often think of overcoming the communication barrier as important for improving Hispanic employees’ performance. It is also critical for workplace

safety. Maloney and Grusenmeyer (2004) found that nearly 57% percent of workers can speak no English or not very well, while only 6% said that they speak English very well. The workplace safety implications of this situation are enormous. How can English-speaking supervisors and Spanish-speaking workers deal with emergency situations if they cannot communicate quickly and efficiently?

Drug and Alcohol Abuse

Drug education has been common in the United States for decades. As a result, it is easy to assume that every country provides the same information to its citizens. Many U.S. managers are surprised to learn that their employees from other countries are not aware of the dangers of drugs and alcohol. Hispanic culture puts an accent on social drinking. Workers away from their country may encounter further reasons to do it with more frequency: loneliness, depression, conflict at work with other peers, and even the coldest temperatures of the north. Most Hispanic immigrants come as solo males and consumption behavior may be increased. Some of them are not aware of the damage they are inflicting to their bodies and have the idea of “live for the day” that is common in Latin culture.

What Managers Can Do

First, make sure that your employees know that you are concerned about their health and well being. Tell them you understand that accidents and illnesses will occur even in a safe workplace and that your first priority is for them to get better. This will help them to be less reluctant to seek medical care when they need it.

Next, make sure that yours is a safe workplace. Follow these guidelines as a start:

- Place a limit on the number of hours that employees can work per week, and make sure that everyone has at least one day off per week.

- Find a way to overcome the language barrier so that you can train your employees in how to be safe. This often means hiring an interpreter.
- Take advantage of Spanish language safety training videos.
- Post warning signs in Spanish and English.
- In the long run, overcome the language barrier by having managers learn Spanish, helping workers learn English, or some of both.

Employers concerned about reducing the risky behavior of Hispanic employees should place bulletin boards in the workplace with health and safety tips and warnings. The danger of excessive alcohol consumption, for example, is not only the risk from drinking and driving, but also the deadly formula of having too many drinks in a short period of time and dying from intoxication. Posting recipes of drinks with none or low alcoholic contents, and the use of designated drivers can be a good practice. It is also a good idea to provide some recreational activities for employees so that they are not motivated to drink from boredom or loneliness.

Inevitably, illness or injury will occur. Take responsibility to help your employees find the medical care they need. Language and cultural barriers can make it very difficult for your Hispanic employees to find the services they need on their own. For non-emergency health care, you can help employees find doctors, hospitals, clinics, and pharmacies that can meet their needs. Because many rural communities don't have Spanish-speaking health care workers, you might need to help your employees to schedule appointments and get translation during the visit and at the pharmacy.

For emergency situations, it is best to prepare your employees with a plan they can follow even when you are not available. This way they can get help without having to find you first. It's easy to imagine how tragic situations could be avoided if employees know to dial 911 for emergency help.

Paying for Health Care

Paying for health care can be a problem for both the employee and the employer. While some form of health insurance is probably the best answer for most businesses, it's also an expensive one. Fortunately there are several options that producers and employees can consider to pay for health care.

Paying Out-of-Pocket

Some employers leave it between their employee and the local health care provider to handle payment. In most cases, employees will handle payment without any problem. Sometimes, however, the employees do not have the money to pay for expensive treatment such as a hospital stay. In such cases, the hospital usually provides care anyway and then writes off the expense as a loss. This cost will then be passed on to others in the local community and the government. In the long run, this approach can reflect badly on the employer in the local community and can cause dissension toward immigrants.

Some employers have taken it upon themselves to pay for their employees' medical expenses out of a sense of ethical and community responsibility. In some cases they have then deducted all or a portion of that expense from the employee's pay. Regardless of the approach used, paying out-of-pocket is risky because of the danger of serious and expensive illnesses and injuries. This risk, of course, is the reason for health insurance in the first place.

Health Insurance

Many agricultural employers provide health insurance as a benefit to their employees. This takes care of the cost of medical treatment, but premiums must be paid by employers and employees. One hundred percent of health care premiums may be deducted as a cost of doing business. The downside of providing health insurance is that many Hispanic employees resent having a deduction taken from their paycheck to cover a share of health insurance. Sometimes employees view this deduction as a benefit they are not likely to ever use and would rather have the money paid directly to them.

Self-insurance

Rather than paying for insurance premiums, some producers will put aside money in an account specifically to cover health care expenses. It takes a lot of discipline on the part of the employer to do this consistently, and there are no tax advantages if an employer uses a simple bank savings account.

Tax-advantaged Health Savings Accounts

The federal government has established a few programs that can help small businesses such as agricultural operations to provide health care to employees. Each of these savings accounts can be established with a qualified bank or insurance company. Some of these accounts simply allow employers and employees to save money in an account without having to pay taxes on it. If the funds are used for qualified medical expenses then no taxes need be paid. Some of these programs require that a high deductible (low premium) health insurance plan be in place to cover any major expenses.

For more information, talk to your accountant or insurance provider. You can also check out the U.S. Department of Treasury's web site at:

<http://www.treas.gov/offices/public-affairs/hsa/index.html>.

Many agricultural producers turn to Hispanic employees because they are available, dependable, and hard working. It is easy to forget that Hispanic employees also have special needs, such as finding health care, which their employer should help them to meet. It is up to the employer to decide how much to get involved, but at a minimum your Hispanic employees need to be assured that health care is important and assisted so that they can get care locally.

For More Information

- The U.S. Department of Health and Human Services has a website that allows you to search for a migrant health care facility. Choose your state and check the "migrant health center" box at this website: <http://ask.hrsa.gov/pc/index.cfm>.
- New York residents can call Finger Lakes Migrant Health for help in finding a local migrant health care provider. Their toll-free number is 1-800-724-0862.
- Pennsylvania residents can call the Pennsylvania Migrant Education Program's hotline at 1-800-234-8848 for help in finding migrant health care.
- Georgetown University has a website with information about health insurance policies and program in every state: <http://www.healthinsuranceinfo.net/>.
- Western Center for Agricultural Safety and Health has videos and other training materials in English and Spanish: <http://agcenter.ucdavis.edu/pubs/products.htm>.

- Gempler's is a leading supplier of safety training, equipment, and supplies for the agricultural industry. They have signs and training videos in Spanish. Contact them at www.gemplers.com or 1-800-382-8473.
- Penn State Agricultural Safety and Health program, www.abe.psu.edu/extension/agsafety/
- New York Center for Agricultural Medicine and Health, <http://www.nycamh.com/>
- National Institute for Occupational Safety and Health (NIOSH) offers safety information in Spanish at: <http://www.cdc.gov/spanish/niosh/> and in English at: <http://www.cdc.gov/niosh/homepage.html>

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