An important part of farming is planning for and managing risk. This might mean thinking through insurance options or diversifying enterprises to account for variable income. You might look at contract arrangements or vertical integration to offset input costs or guarantee prices.

All of these require a bit of planning, and possibly a conversation with your banker or insurance agent.

But what about the safety and health risks that are on the farm? How do you plan for and manage those? And why should you?
Workplace injuries are costly for all industries, including agriculture. According to the Agricultural Safety and Health Council of America (ASCHA), average income is reduced on a farm by 30 percent following an injury.

Fatalities can be financially devastating. Agricultural economists estimate that a farm family experiences more than $400,000 in income lost after a fatal incident.

On the other hand, a survey conducted by Liberty Mutual found that for every $1 spent on improving safety, a business could expect a $4 return. Developing a safety and health plan is a sound investment of both time and money.

**Make a list**

A farm health and safety plan should identify farm hazards, assess their severity and outline how to address them. Every farm is unique, so a plan should be tailored to fit the enterprises on your farm.

The Upper Midwest Agricultural Safety and Health Center at the University of Minnesota recommends taking a group approach to a farm safety plan. All family members and employees on the farm should sit down and answer the following questions:

- Why do we want our farm to be safe?
- What will we do to make it safe?
- And how will we make sure that safe practices are implemented?

Just as with any other Standard Operating Procedure, everyone who works on the farm needs to understand why it’s important and what they need to do to comply.

Next, identify the hazards and risks on your farm. There are a number of online checklist tools that can help organize this information. Visit www.i-cash.org for some examples. Recognize that there is a wide variety of hazards, as well as a broad spectrum for the severity of the risk of each hazard.

Andy and Melissa Dunham, who operate a 250-member CSA, sell wholesale produce
and raise beef in Grinnell, Iowa, recognize the potential for catastrophic injuries that result from equipment and have developed very specific procedures for every implement on their farm.

Employees must complete training to get to different levels of expertise, at which point they are qualified to perform a new task, such as hooking up implements to the tractor.

However, Melissa notes, “The most dangerous implement we have on the farm is our harvest knife.”

There is a lot of hand work done on the farm, and harvest knives are used by everyone. Even though the injuries from the harvest knives are usually minor, they happen frequently.

A good farm safety plan accounts for the very high risk hazards that could result in a major injury or loss of life, such as the tractor, as well as those things that cause more frequent but less severe injuries, like knives.

Also consider the environment around the farm. Sue Long, who farms in Tama County, Iowa, notes that she requires anyone out on the perimeter of the farm to wear something with safety yellow or hunter orange. Given the number of hunters around her property in the fall, this is an important component of her farm’s safety plan.

Make a plan

Once farm hazards are mapped or listed, a plan to address them should be developed. The best way to reduce risk is to remove the hazard or engineer it so that people don’t come into contact with it.

Replacing your older model tractor with one that has a Rollover Protection Structure (ROPS) can virtually eliminate the risk of a fatality in the case of a tractor rollover (provided the operator is wearing the seatbelt).

If a hazard can’t be eliminated, use engineering solutions to protect people from it. If you can’t part with the older tractor and replace it, at least install a ROPS and seatbelt. Other engineering solutions include safety shields on drive belts, augers and PTO shafts.
Taking steps such as improving ventilation in shops and livestock barns also reduces respiratory risks.

Even with eliminating hazards and using the best engineering solutions, training employees is critical. Take advantage of resources from other industries. Even though OSHA may not have oversight on your farm, the agency has numerous resources that you can use.

On Sue Long’s farm, anyone with supervisory responsibility is required to take the OSHA 30 online training course (available at https://www.oshaeducationcenter.com/), which prepares supervisors to address safety in a variety of industries. There is also a shorter OSHA 10 available for entry level agricultural workers.

Finally, remember that a safety plan shouldn’t sit on the shelf. You should regularly review and evaluate how well it’s working.

These reviews should include inspections of equipment and facilities, checking that equipment lighting and marking is in good shape, and ensuring that protective equipment such as hearing protection and respirators are available and easily accessible.

Ensuring farm safety doesn’t happen by accident. Like in any business, success depends on good planning and communication. A farm safety plan is well worth the investment.

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