



FACT SHEET #4

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Farm safely – No regrets

Most farmers know they're involved in a dangerous profession. Yet, the economic and social impact of injuries on Canadian farmers and farm families has, for the most part, not been investigated. A recent study initiated by the Canadian Farmers with Disabilities Registry entitled "*Occupation Disrupted: Impacts, Challenges, and Coping Strategies For Farmers with Disabilities*" has opened the discussion. The study highlights the medical, financial, and familial difficulties that farm families experience after a family member is involved in an accident.

"Farm safety is a choice, not an act of fate," said Dr. Judy Guernsey, co-author of the study and chair of the Canadian Agricultural Safety Association (CASA). "Many of the injuries highlighted in the study stemmed from incidents that are completely preventable."

And these incidents can be devastating. Of the 47 farmers who responded to the survey, a clear majority of injuries they reported were amputations. Fully 75 per cent of injuries that led to time away from the farm were amputations. Of these, the most common were amputations involving the right arm and the right leg.

"The study cites several reasons for serious injuries," says Guernsey. "These can include unsafe use of equipment or materials, fatigue from working long hours, and miscommunication between co-workers."

"One participant in the study was injured by a PTO (power take-off) shaft," explained Guernsey. "He had received a new piece of equipment, but a new PTO shaft was not provided so he used a shaft without a shield and was hurt badly."

After a farmer is involved in an incident, it often has devastating financial effects for the whole family. The vast majority of farmers polled had neither private insurance nor access to Workmen's Compensation Board (WCB) compensation. Because of this, the effects of their injuries were intensified by not having any income stream to fall back on when their injuries made them unable to work.

"Even if farmers did have insurance, it generally didn't pay nearly enough to make a dent in their expenses," said Guernsey. "One survey respondent noted that he was only eligible for \$1,000 under his insurance policy. Other farmers said they didn't subscribe to WCB coverage because it was cost prohibitive and they simply couldn't afford it."

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Farm safely – No regrets –2.

This lack of insurance leads to astronomical costs, both to pay for help to run the farm while the farmer is incapacitated, and later to retrofit equipment to work with the farmer's disability. Costs of more than \$100,000 were reported for adapting equipment for a disabled farmer to use or for purchasing new equipment to do the job.

Another important issue the study revealed is the role of economic institutions in recognizing the costs of farming with disabilities. "Banking, insurance, and government financial services have a huge impact on whether or not farmers with disabilities experience occupational disruption as a temporary challenge or a catastrophe that makes farming impossible," says Guernsey.

It goes without saying that the families of farmers hurt in occupational accidents also have to 'pitch in' to ensure the farm stays afloat. The support of both family and community in the aftermath of a farm-related disability were reported in the survey as being integral to the survival of the affected farms. One survey participant reported that "[his] 15-year-old son ... has taken on more tasks" after he was laid-up by a farm-related incident. Another respondent said that his wife "worked long hard hours to help me recover."

"It's wonderful that farmers have the support network they do," said Guernsey. "However, it would be even better if they exercised greater diligence while doing their job. Many of their accidents would be completely preventable if they used the proper equipment and ensured that it was in good repair."

The study concluded that even when farmers were seriously injured, 83 per cent of them continued to farm. This speaks volumes about both the commitment of farmers to their profession, and also about the community and family support which injured farmers receive to help them continue in agriculture.

"If there's one message that farmers take from this study, it should be 'Be safe in everything you do'," stated Guernsey. "The costs of farm-related injuries and fatalities in terms of human suffering and economics are far greater than you can imagine."

The Canadian Federation of Agriculture along with the Farm Credit Canada, the Canadian Agricultural Safety Association, and Agriculture and Agri-Food Canada want to remind Canadian farmers and ranchers that "*Farm Safety Means Farm Safely*".

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