

## Chapter 3

### Troubling Indicators of Job Quality



Although individual workers may value one aspect of their job over another, policymakers have generally prioritized wages, benefits, and working conditions as the core elements of job quality. Federal and state laws attempt to set the floor in these areas to protect them from the forces of competition (for more details, see Table 4.1). In general, by each of these three measures, Latinos are employed in low-quality jobs compared to White and Black workers. U.S.-born Hispanic workers fare considerably better than foreign-born Hispanic workers, but disparities remain. Moreover, since foreign-born workers compose more than half of all Latino workers, the experience of immigrant Hispanic workers heavily influences the status of the entire population.

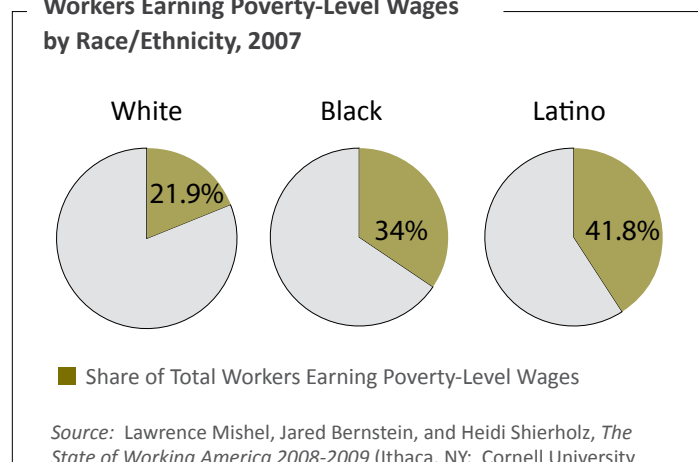
**In general, Latino workers face major disparities in job quality compared to other workers, including:**

- **Low wages.** Latinos are more likely than other workers to work in jobs that pay wages that are insufficient for raising a family of four above the poverty level.
- **Fewer standard benefits.** Compared to Whites and Blacks, Latinos have less access to health insurance and retirement plans at work.
- **Less access to benefits such as disability and life insurance.** While Latino workers need more life insurance due to having more dependents per worker and higher fatality rates on the job, they are unlikely to have access to life insurance at work.
- **Low unionization rate.** Latino workers benefit the most from unionization in terms of wages and benefits, yet Latinos are least likely to have unionized jobs.
- **Highest workplace fatality rate.** Every year, Latino workers, especially immigrant Latinos, consistently have the highest rate of fatal occupational injury of any group in the workforce.
- **Underreported workplace injuries.** Latino workers are concentrated in small businesses and other work arrangements where occupational injuries tend to be severely underreported.

### WAGES

In 2007, more than two out of five (41.8%) Latino workers earned poverty-level wages, which were about \$10.20 per hour to sustain a family of four. By comparison, 21.9% of White workers and 34% of Black workers earned poverty-level wages (see Figure 3.1).<sup>1</sup>

**FIGURE 3.1**  
Workers Earning Poverty-Level Wages  
by Race/Ethnicity, 2007



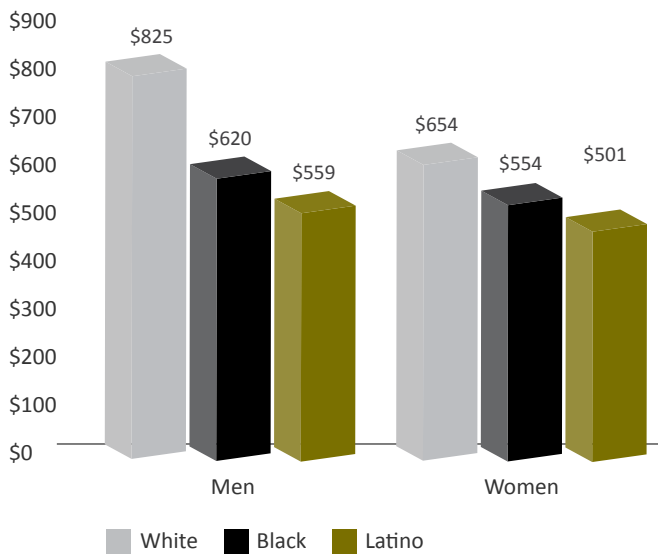
As discussed in Chapter 2, foreign-born Latino workers are overrepresented in jobs that require relatively low levels of education and skills certification. These jobs also tend to pay low wages. Figure 3.2 illustrates the wage disparities between Latinos and other workers. According to the latest Census Bureau data, Hispanic women have the lowest wages of any subgroup, earning a median of \$501 per week, 30.5% less than White women and 10.6% less than Black women.<sup>2</sup> The occupational makeup of the Latino workforce as well as lower rates of unionization contribute significantly to these wage gaps.

### EMPLOYER-BASED BENEFITS

Employers may elect to offer their employees benefits to supplement their income and provide economic security in emergency situations and into retirement. However, low-wage earners tend to have less access to health care and retirement plans, the two most common types of employer-based benefits. Latinos receive the least benefits compared to Whites and Blacks. While data regarding race and ethnicity are not readily available for recipients of other types of benefits, including disability insurance, life

insurance, and paid leave, it is likely that Latinos experience similar gaps in these areas due to their low earnings and occupational distribution.

**FIGURE 3.2**  
**Median Weekly Earnings by Race/Ethnicity and Gender, 2008**



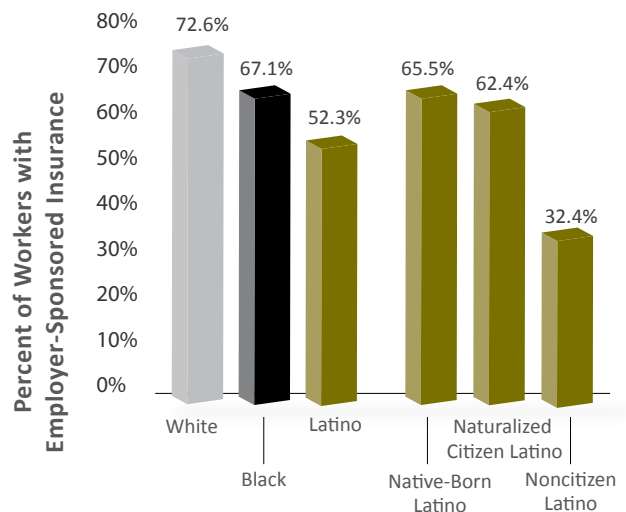
Source: U.S. Department of Labor, "37. Median weekly earnings of full-time wage and salary workers by selected characteristics." *Current Population Survey*. Conducted by the Bureau of the Census for the Bureau of Labor Statistics. Washington, DC, 2008, <ftp://ftp.bls.gov/pub/special.requests/lf/aat37.txt> (accessed May 2009).

**Health insurance.** Overall, Latinos have the highest uninsurance rates of any racial or ethnic group in the country. Most insured Americans, including Latinos, obtain health insurance through their employers. However, in 2007, just over half (52.3%) of employed Latinos had employer-sponsored insurance (ESI), compared to 72.6% of non-Hispanic White and 67.1% of non-Hispanic Black workers.<sup>3</sup> As Figure 3.3 shows, U.S.-born Hispanic workers are more likely to have coverage (65.5%) than naturalized Hispanics (62.4%), and both groups are nearly twice as likely to be covered as noncitizen Hispanics (32.4%).<sup>4</sup>

A Commonwealth Fund study in 2001 found that ESI disparities persist within industries; only 38% of Latino workers in agriculture were offered ESI, compared to 67% of non-Hispanic White workers. Similar gaps exist in the construction and retail services. The share of Hispanics versus Whites with access to ESI in construction was 47% versus 67%. In retail services, 56.9% of Latinos versus 77.1% of Whites were offered ESI.<sup>5</sup>

The type of employment arrangement also affects the likelihood that workers will have employer-sponsored coverage. In the total labor force, only 25.7% of on-call workers and 8.3% of temporary help agency workers had ESI in 2005. Contract firm employees fared slightly better, but their 48.9% coverage rate was still much lower than that of the average worker.<sup>6</sup> Latinos' overrepresentation in these categories partially explains their low access to health plans, although other factors are also responsible.

**FIGURE 3.3**  
**Workers Receiving Employer-Sponsored Insurance by Race/Ethnicity and Nativity, 2007**



Source: NCLR calculation using U.S. Bureau of the Census, "Current Population Survey (CPS) Table Creator." Housing and Household Economics Statistics Division. Washington, DC, 2008, [http://www.census.gov/hhes/www/cpstc/cps\\_table\\_creator.html](http://www.census.gov/hhes/www/cpstc/cps_table_creator.html) (accessed September 2008).

**Retirement plans.** In 2006, 34.6% of Latino workers ages 21–64 had access to a retirement savings plan or pension through their employer, compared to 60.6% of their White peers and 52.9% of their Black peers.<sup>7</sup> Foreign-born Latinos had substantially lower access to a plan than their native-born peers; 49.1% of native-born Hispanics worked for an employer that offered a retirement plan, compared to only 25.7% of their immigrant counterparts.<sup>8</sup> Figure 3.4 illustrates these differences.

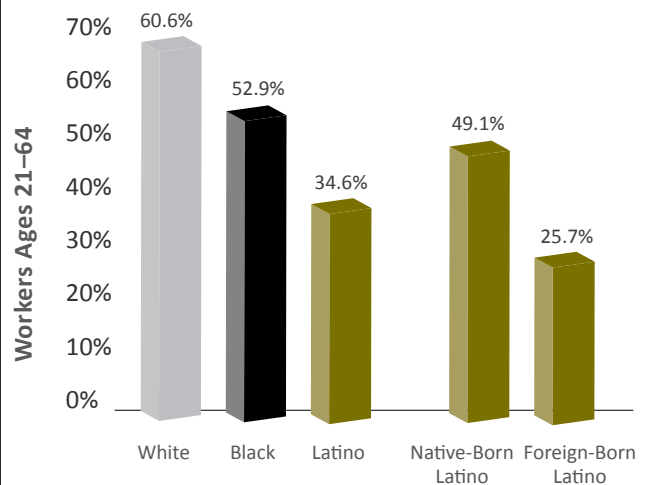
A worker's occupation and industry can determine his or her access to a retirement plan. A considerable portion of the Hispanic workforce is employed in low-coverage industries, such as agriculture, construction, wholesale, and retail. Latinos are also underrepresented in public sector jobs, where the pension coverage rate is higher than it is for private sector employees.<sup>9</sup> Similar to ESI coverage, pension coverage for nontraditional employees is significantly lower than for their counterparts in traditional arrangements. In 2005, only 2.6% of independent contractors, 33.2% of on-call workers, 8.9% of temporary help agency workers, and 42.6% of workers provided by contract firms were eligible for an employer-based pension plan.<sup>10</sup>

**Disability insurance.** In the event that an unforeseen accident or sickness prevents an individual from working, disability insurance provides replacement income. Short-term disability insurance provides income for a six- to 12-month period, after which long-term disability benefits take over. Participation in disability insurance plans is more common among employees in medium and large private establishments than those employed by small businesses (fewer than 100 employees) or state and local governments. Since Latinos are overrepresented in small businesses (see Chapter 2), it is probable that Latinos are less likely to participate in disability insurance plans.

**Life insurance.** If a worker dies, life insurance can protect his or her family and dependents from financial destitution by providing them with replacement income. Hispanic families tend to have more children than non-Hispanic families; on average, Latino families have 2.13 children

**FIGURE 3.4**

**Workers with Access to Employer-Based Retirement Plans by Race/Ethnicity and Nativity, 2006**



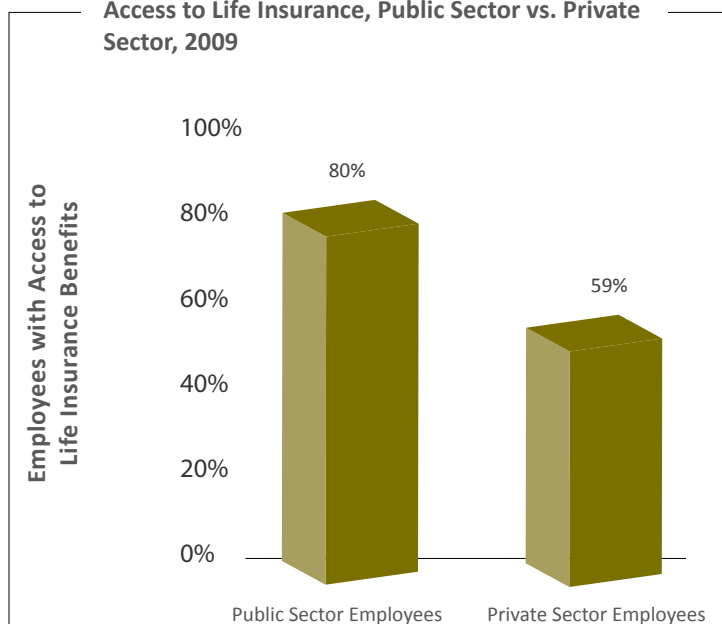
Source: Unpublished Employee Benefit Research Institute estimates from the U.S. Census Bureau's March 2007 *Current Population Survey*. Conducted by the Bureau of the Census for the Bureau of Labor Statistics. Washington, DC, 2007.

under 18 years of age while other families have 1.78 children.<sup>11</sup> Hispanic workers also report having more financial dependents outside their households. Therefore, life insurance should be of critical importance to Latinos.<sup>12</sup>

Publicly employed workers have much greater access to employer-sponsored life insurance than private industry employees; their access rates are 80% and 59%, respectively (see Figure 3.5). Latinos are less likely to have the option of life insurance, given their underrepresentation in public sector jobs. Life insurance is more prevalent in occupational groups with low Latino presence—such as management and professional jobs, in which 78% of workers have access to insurance—and less prevalent in occupations where Latinos are concentrated, such as service jobs (42%) or natural resources, construction, and maintenance (60%). Furthermore, only four in ten workers who earn an average hourly wage between \$10 and \$25—a substantial portion of the Latino workforce—have access to life insurance plans.<sup>13</sup>

**Paid leave.** All workers have family and medical needs, but many workers may risk jeopardizing their employment if they take days off to attend to personal matters. Although federal law (specifically, the Family Medical Leave Act, discussed in Chapter 4), grants some workers unpaid leave without the risk of job loss, low-income workers are far less likely to be eligible for this benefit than higher-paid workers. In addition to losing critical wages, it is not uncommon for low-wage and contingent workers who miss days of work to risk immediate termination or disqualification from bonuses, overtime, and promotions.<sup>14</sup> Paid leave is even less common than unpaid leave; in 2008, only 37% of private industry workers had any paid personal leave. Research confirms that incidence of paid leave is dramatically lower among low-income workers, younger workers, workers with short job tenure, and those working for small businesses, all of which characterize Latino workers more so than White and Black workers.<sup>15</sup>

**FIGURE 3.5**  
Access to Life Insurance, Public Sector vs. Private Sector, 2009



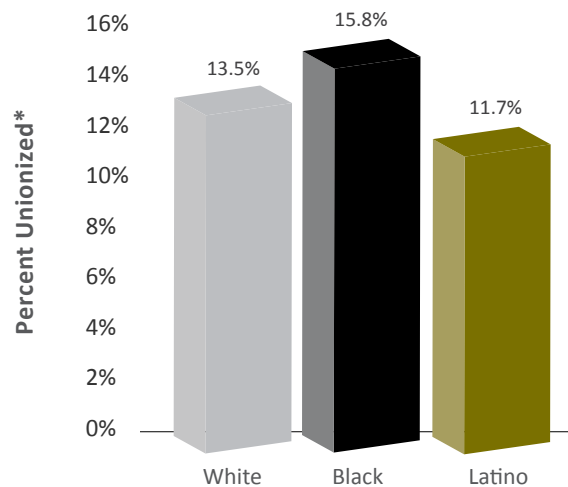
Source: U.S. Department of Labor, Bureau of Labor Statistics, "Employee Benefits in the United States, March 2009," news release, July 28, 2009, <http://www.bls.gov/news.release/pdf/ebs2.pdf> (accessed May, 2009).

**Latinos in Unions:  
A Significant Boost but a Long Way to Go**

Belonging to a union or being covered by a collective bargaining agreement can boost less-skilled workers' wages and benefits.<sup>16</sup> The union wage premium for Hispanics is the highest of any racial or ethnic group; Hispanic men in unions earn 23.4% more than their nonunionized counterparts, and Hispanic women earn 18.7% more. By comparison, the union wage premium is 15% for White men, 9.1% for White women, 22.7% for Black men, and 14.5% for Black women. Low-wage Latino workers and immigrant workers benefit particularly well from unions.<sup>17</sup> In terms of health-insurance coverage, low-wage Hispanic workers experience a 40.7% union premium. The union premium for pension coverage is 53.9%.<sup>18</sup> Union members also tend to have better access to disability and life insurance, as well as paid leave.<sup>19</sup>

In addition to increasing wages and benefits coverage for workers, unions play an important role as a watchdog to ensure that employers comply with laws governing minimum wage, overtime pay, and occupational health and safety. Armed with technical expertise about regulations, unions are uniquely poised to take action on behalf of concerned workers because they are relatively protected from the threat of adverse action from employers.<sup>20</sup>

However, despite the benefits unions bring to job quality, Hispanics are severely underrepresented in unions. As Figure 3.6 shows, in 2008, only about one in ten (11.7%) Latino workers belonged to a union, compared to 13.5% of White workers and 15.8% of Black workers.<sup>21</sup> Latino immigrants were even less likely to belong to a union; between 2004 and 2007, the unionization rate for foreign-born Latinos averaged 8.5% while the overall Hispanic unionization rate averaged 11.1%.<sup>22</sup>

**FIGURE 3.6****Workers Represented by Unions by Race/Ethnicity, 2008**

Source: U.S. Department of Labor, "40. Union affiliation of employed wage and salary workers by selected characteristics." *Current Population Survey*. Conducted by the Bureau of the Census for the Bureau of Labor Statistics. Washington, DC, 2008, <ftp://ftp.bls.gov/pub/special.requests/lf/aat40.txt> (accessed May 2009).

\* Percent unionized includes workers who are members of a union or whose jobs are covered by a union or an employee association contract.

**HEALTH AND SAFETY**

The impact of wages and benefits extends far beyond the workplace, affecting the economic security of workers and their families, as well as their social and physical well-being.<sup>23</sup> In addition to wages and benefits, the third element of job quality codified in law is the one with the most direct impact on workers themselves: the physical conditions under which they labor. In addition to the well-documented benefits of a healthy workforce, workplace health and safety standards exist primarily to protect workers from injury and illness. Ironically, the productivity of the U.S. in the global economy masks the fact that the typical American worker is at greater risk of death from a work-related injury than workers in many other "established market economies," including the United Kingdom, Germany, and France.<sup>24</sup> According to calculations based on International Labour Organization statistics, 5.6 out of every 100,000 U.S. workers were victims of fatal occupational injuries in 2006, compared to 0.8 in the United Kingdom, 3.6 in Germany, and 3.0 in France.<sup>25</sup>

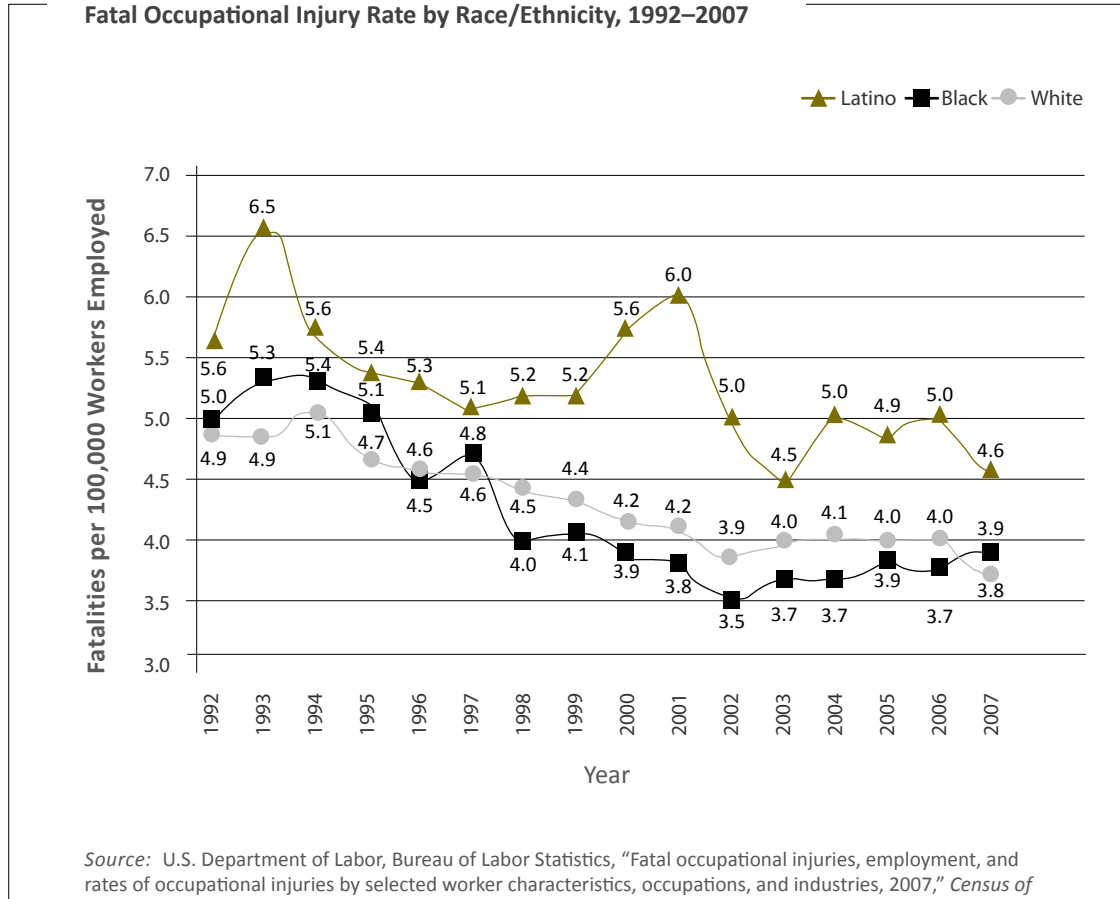
The U.S. Census of Fatal Occupational Injuries, the most comprehensive count of work-related fatal injuries in the U.S., calculates that in 2007, there were 3.8 workplace fatalities per every 100,000 U.S. workers.<sup>26</sup>

**Fatal occupational injuries.** Latino workers are more likely to die from an injury at work than White and Black workers. In 2007, 937 Latinos were killed by an injury at work, a fraction of the overall toll (see Figure 3.8). More often than not, Hispanic victims of fatal workplace injuries are immigrants, and the vast majority is male. Of the reported 937 Latino fatal injuries in 2007, 634 (67.7%) were injuries to immigrants and 894 (95.4%) were male.<sup>27</sup> The Hispanic occupational fatality rate was 21.1% higher than that of White workers and 17.9% higher than that of Black workers.<sup>28</sup> In fact, at 4.6 deaths per 100,000 workers, the Hispanic worker fatality rate surpasses that of many developing nations, as well as the U.S. fatality rate. As Figure 3.7 shows, these disparities match a trend spanning more than a decade in which Latinos have consistently seen higher rates of fatal workplace injuries than all other groups of workers. In contrast to the clear downward trend in fatal occupational injuries among White workers, the occupational fatality rate for Latinos has not declined consistently in recent years.

The concentration of Latinos in more hazardous jobs contributes to their relatively high risk of fatal injury. One study found that controlling for the major occupational groups significantly reduced Hispanic workers' risk of fatal injury, suggesting that Latinos' high presence in dangerous jobs accounts for most of the gap in fatality rates between Latinos and other racial and ethnic groups.<sup>29</sup> For example, public sector employees have a lower fatality rate (2.5 per 100,000) than employees in private industry (4.1 per 100,000). The overrepresentation of Blacks in public sector jobs, compared to Latinos' underrepresentation, may partially explain the lower fatality rate of Black workers.<sup>30</sup>

The causes of injuries to Latino workers are also telling of their occupational representation and the quality of jobs they hold. As Figure 3.9 shows, Latinos are far more likely than other workers to die from a fall (20.2% of Latino fatalities) or contact with

**FIGURE 3.7**  
**Fatal Occupational Injury Rate by Race/Ethnicity, 1992–2007**



Source: U.S. Department of Labor, Bureau of Labor Statistics, "Fatal occupational injuries, employment, and rates of occupational injuries by selected worker characteristics, occupations, and industries, 2007," *Census of Fatal Occupational Injuries, 2007*. Washington, DC, 2009, [http://www.bls.gov/iif/oshwc/cfoi/cfoi\\_rates\\_2007.pdf](http://www.bls.gov/iif/oshwc/cfoi/cfoi_rates_2007.pdf) (accessed June 2008).

\* Data from 2001 do not include fatalities from the September 11 terrorist attacks.

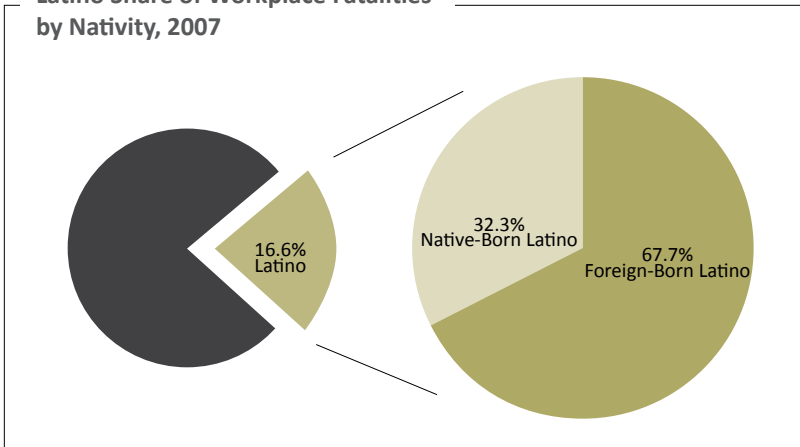
objects and equipment (21.3% of Latino fatalities). Conversely, transportation incidents, assaults, and violent acts make up a smaller share of the causes of fatal injury for Latinos compared to other workers.

Despite the obvious effects of labor market distribution on relative risk of fatal injury, some disparities between Latinos and other workers persist within occupations. Latino men face especially high risk compared to their peers when employed as equipment cleaners, helpers, and

laborers; transportation workers and material movers; and farming, forestry, and fishing workers.<sup>31</sup> Several of the occupations listed in Table 3.1, which shows the deadliest occupations for Latinos, belong to these high risk categories.

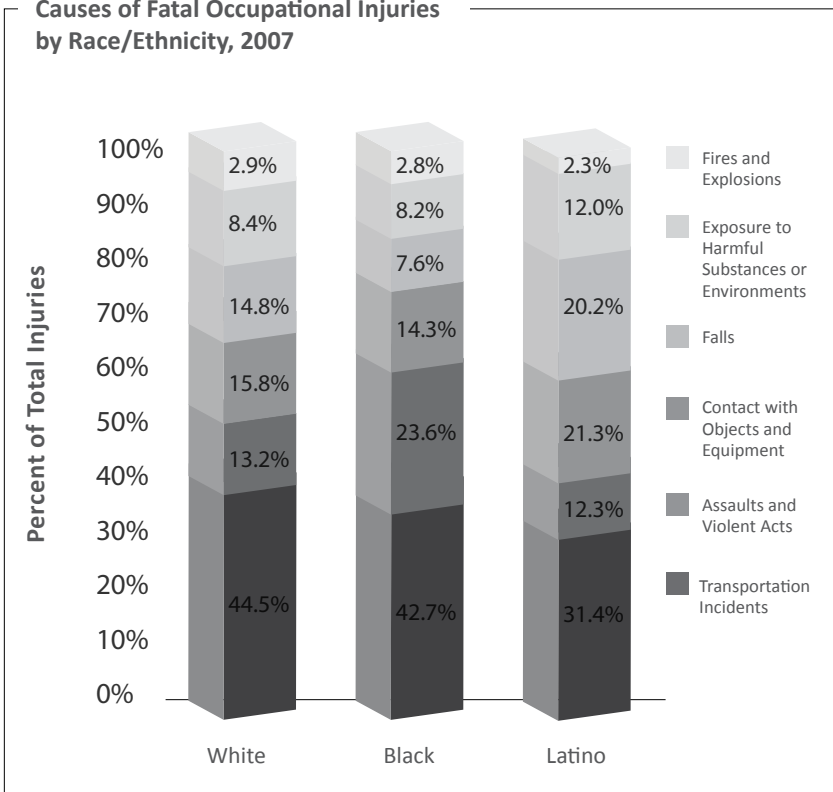
Table 3.2 details the typical tasks, work environment, education and training requirements, and wages of workers in occupations with the most Latino fatalities in 2007. The increased exposure to hazards tends not to be reflected in the wages of workers

**FIGURE 3.8**  
**Latino Share of Workplace Fatalities**  
**by Nativity, 2007**



Source: U.S. Department of Labor, Bureau of Labor Statistics, "Fatal occupational injuries, employment, and rates of occupational injuries by selected worker characteristics, occupations, and industries, 2007," *Census of Fatal Occupational Injuries, 2007*. Washington, DC, 2009, [http://www.bls.gov/iif/oshwc/cfoi/cfoi\\_rates\\_2007.pdf](http://www.bls.gov/iif/oshwc/cfoi/cfoi_rates_2007.pdf) (accessed June 2008); U.S. Department of Labor, Bureau of Labor Statistics, "Fatal occupational injuries to foreign-born Hispanic or Latino workers by selected characteristics, 2003–2007," *Census of Fatal Occupational Injuries*, unpublished data.

**FIGURE 3.9**  
**Causes of Fatal Occupational Injuries**  
**by Race/Ethnicity, 2007**



Source: U.S. Department of Labor, Bureau of Labor Statistics, "Fatal occupational injuries by worker characteristics and event or exposure, All United States, 2007," *Census of Fatal Occupational Injuries, 2007*. Washington, DC, 2009, <http://www.bls.gov/iif/oshwc/cfoi/cftb0229.pdf> (accessed May 2009).



**Table 3.1**  
**Occupations with the Highest Latino Fatalities, 2007**

	Construction Laborers*	Driver/Sales Workers and Truck Drivers	Miscellaneous Agricultural Workers	Grounds Maintenance Workers	Hand Laborers and Freight, Stock, and Material Movers	Roofers	Installation, Maintenance, and Repair Occupations	Carpenters
Fatal Injuries to Latino Workers	141	118	54	54	36	29	29	29
Latino Share of Fatal Injury Victims	40.9%	12.1%	43.5%	33.8%	27.3%	36.7%	13.4%	26.6%

Sources: NCLR calculation using U.S. Department of Labor, Bureau of Labor Statistics, “Fatal occupational injuries to foreign-born Hispanic or Latino workers by selected characteristics, 2003–2007,” *Census of Fatal Occupational Injuries*, unpublished data.

\* Only occupations with more than 20 fatal injuries to Latinos and more than 30,000 Latinos employed in 2007 are shown.

employed in hazardous occupations. The tasks and work environments described give some indication of the conditions that could cause injury if workers are not protected. Evidence shows a shift in the organization of work—toward longer hours, inadequate rest, time pressures, and more repetitive tasks—has led to an overall increase in occupational injuries and illnesses.<sup>32</sup> The education and training levels of workers within each occupation varies, but on the whole, workers’ earnings do not compensate for the exceptional risk of fatal injury that Latino workers face. The median wage for most of the occupations listed was below the national median wage in 2007 (\$695).

**Table 3.2**  
**Descriptions of Occupations with the Highest Latino Fatalities, 2007**

Occupation	Tasks <sup>1</sup>	Work Environment	Education and Training Requirements	Median Weekly Earnings <sup>2</sup>
<b>Construction Laborers</b>	<p>Removal, cleaning, loading, digging</p> <p>Operating equipment</p> <p>Most workers do not specialize in a task</p> <p>Local competition gives preference to high-skilled workers with the ability to relocate</p>	<p>Repetitive motion</p> <p>Weather conditions</p> <p>Schedule varies depending on employer, weather, and opportunities for work</p> <p>Hazards: heights, exposure to harmful substances, machinery, noises, and odors (especially in confined spaces)</p>	<p>Entry-level, on-the-job training</p> <p>Some employers require trade-specific classroom instruction</p> <p>Formal apprenticeships</p> <p>Occupational Safety and Health Administration (OSHA) safety training</p>	<p>\$514</p> <p>The middle 50% earn between \$9.95 and \$17.31 per hour<sup>3</sup></p>
<b>Driver/Sales Workers and Truck Drivers</b>	<p>Driving heavy trucks and tractor-trailers</p> <p>Driving light/delivery vehicles</p> <p>Workers may travel long distances, help unload, and sell goods</p>	<p>Some may engage in physical labor</p> <p>Long hours</p> <p>Hazards: fatigue, other drivers, and obstacles</p>	<p>Driver's license for all trucks</p> <p>Commercial driver's license required for large trucks</p> <p>Some states require additional training</p>	<p>\$665</p> <p>Median hourly earnings vary based on type of truck; restaurant drivers earn \$7.11 per hour, while general freight truckers earn \$18.38 per hour<sup>4</sup></p>
<b>Miscellaneous Agricultural Workers</b>	<p>Varies widely</p> <p>Farmworkers: tending to crops, nurseries, greenhouses, ranch animals</p> <p>Operating equipment</p> <p>Grading and sorting</p>	<p>Repetitive motion (bending, stooping, lifting)</p> <p>Mostly outdoors</p> <p>Time pressures, especially during planting and harvest seasons</p> <p>Many seasonal and migrant workers</p> <p>Hazards: exposure to harmful substances (e.g., pesticides), machinery, animals; limited access to sanitation and drinking water; muscle strain</p>	<p>Most jobs require little education, short on-the-job training, especially in the crop production sector</p>	<p>\$546</p> <p>Median hourly wages vary greatly; farmworkers earn a median of \$7.95 per hour while agricultural inspectors earn a median of \$18.32 per hour</p>
<b>Grounds Maintenance Workers</b>	<p>Landscaping</p> <p>Grounds keeping</p> <p>Handling pesticides</p> <p>Trimming trees and pruning bushes</p>	<p>Repetitive motion (lifting, shoveling)</p> <p>Time pressures</p> <p>Often seasonal</p> <p>Usually outdoors</p> <p>Hazards: muscle strain and fatigue</p>	<p>Entry-level, on-the-job training</p> <p>Most workers have a high school education or less</p>	<p>\$420</p> <p>Median hourly earnings range from \$9.82 for general workers to \$17.93 for supervisors</p>

Occupation	Tasks	Work Environment	Education and Training Requirements	Median Weekly Earnings
<b>Hand Laborers and Freight, Stock, and Material Movers</b>	Moving and loading freight, stock, and other materials onto docks, vehicles, ships, containers, and between work areas	<p>Repetitive motion</p> <p>May be seasonal</p> <p>Some shifts are overnight</p> <p>Hazards: heights, weather conditions, harmful fumes, noises, materials, substances, machinery</p>	<p>Mostly on-the-job training</p> <p>OSHA safety training</p>	<p>\$474</p> <p>Median hourly earnings of \$10.20 per hour</p>
<b>Roofers</b>	Mostly repairing roofs and reroofing	<p>Repetitive motion (lifting, climbing, bending)</p> <p>Seasonal in northern states</p> <p>Time pressures, especially before bad weather</p> <p>Hazards: slips, falls, burns, and extreme heat</p>	<p>Informal on-the-job training</p> <p>High school education helpful</p> <p>Formal education may include apprenticeships</p> <p>OSHA safety training</p>	<p>\$550</p> <p>The middle 50% earn between \$12.12 and \$20.79 per hour</p>
<b>Installation, Maintenance, and Repair Workers</b>	<p>Varies widely</p> <p>Repairing machines and appliances</p> <p>Maintenance</p> <p>Installing lines</p>	<p>Shift work is common</p> <p>Some workers on call</p> <p>Some long-distance travel</p> <p>Hazards: electrical shock, burns, and muscle strains</p>	<p>Much informal on-the-job training but some require technical training as well (e.g., heating, air conditioning, and refrigeration repair)</p>	<p>\$618</p> <p>Median hourly wage varies greatly; equipment wholesalers earn \$20.53 per hour while vending machine operators earn \$12.94 per hour</p>
<b>Carpenters</b>	<p>New construction</p> <p>Installation</p> <p>Repair</p> <p>32% of workers are self-employed</p> <p>Workers may specialize in one or two tasks</p>	<p>Repetitive motion (climbing, bending, kneeling)</p> <p>May be exposed to weather conditions</p> <p>Time pressures</p> <p>Hazards: contact with tools and equipment, falls, muscle strain, and fatigue</p>	<p>Informal on-the-job training</p> <p>Formal training may require three to four years of on-site and classroom instruction</p> <p>Apprenticeships usually limited to union members employees of commercial and industrial building contractors</p>	<p>\$615</p> <p>The middle 50% earn between \$13.55 and \$23.85 per hour</p>

<sup>1</sup> U.S. Department of Labor, *Occupational Outlook Handbook, 2008-09 Edition*, <http://www.bls.gov/oco> (accessed May 2009).

<sup>2</sup> Median weekly earnings listed are for 2007. U.S. Department of Labor, "39. Median weekly earnings of full-time wage and salary workers by detailed occupation and sex." *Current Population Survey*. Conducted by the Bureau of the Census for the Bureau of Labor Statistics. Washington, DC, 2007, <ftp://ftp.bls.gov/pub/special.requests/lf/aa2007/aat39.txt> (accessed September 2008).

<sup>3</sup> Hourly earnings are for 2006. U.S. Department of Labor, *Occupational Outlook Handbook, 2008-09 Edition*.

<sup>4</sup> Median hourly earnings are for 2006.

**Underreported workplace injuries and illnesses.**

In addition to fatal injuries, serious injuries and illnesses are another indicator of occupational health and safety. However, there is a major discrepancy between fatal and nonfatal injury data for Latino workers. Compared to the dismal profile of workplace deaths, government records of serious injuries and illnesses are conspicuously low for Latinos. Evidence from employers, workers, and investigations makes it clear that underreporting—by employers and employees alike—is the main reason for these gaps.<sup>33</sup> National surveys, worker's compensation records, and medical records fail to account for between one-third and two-thirds of all workplace injuries, according to various estimates.<sup>34</sup> For instance, while the share of foreign-born and undocumented workers in poultry-processing occupations is rising, the rate of recorded musculoskeletal disorders has suspiciously declined from 88.3 for every 10,000 workers in 1996 to 20.8 for every 10,000 workers in 2006.<sup>35</sup>

Underreporting appears to be more prevalent among Latino workers and those who employ them, including businesses with fewer than ten workers, which employ 32% of the Hispanic workforce.<sup>36</sup> While available data often neglects to code for industry, investigations reveal that underreporting is especially prominent in areas of the labor market where Latinos are employed in high numbers, including construction, poultry processing, and agriculture.<sup>37</sup> In addition, several studies have reported considerably high rates of injury and illness among nontraditional workers and immigrant workers.<sup>38</sup>

**Endnotes**

<sup>1</sup> Lawrence Mishel, Jared Bernstein, and Heidi Shierholz, *The State of Working America 2008-2009* (Ithaca, NY: Cornell University Press, 2009).

<sup>2</sup> U.S. Department of Labor, "37. Median weekly earnings of full-time wage and salary workers by selected characteristics." *Current Population Survey*. Conducted by the Bureau of the Census for the Bureau of Labor Statistics. Washington, DC, 2008, <ftp://ftp.bls.gov/pub/special.requests/lf/aat37.txt> (accessed May 2009).

<sup>3</sup> NCLR calculation using data from U.S. Bureau of the Census, "Current Population Survey (CPS) Table Creator." Housing and Household Economics Statistics Division. Washington, DC, 2008, [http://www.census.gov/hhes/www/cpssc/cps\\_table\\_creator.html](http://www.census.gov/hhes/www/cpssc/cps_table_creator.html) (accessed September 3, 2008).

<sup>4</sup> *Ibid.* For more information, see *Employer-Sponsored Health Insurance: Already Poor Access Further Dwindles for Working Latino Families* (Washington, DC: National Council of La Raza, 2008), <http://www.nclr.org/content/publications/detail/50277> (accessed February 2008).

<sup>5</sup> Claudia L. Schur and Jacob Feldman, *Running in Place: How Job Characteristics, Immigrant Status, and Family Structure Keep Hispanics Uninsured* (Washington, DC: The Commonwealth Fund, 2001), [http://www.cmwf.org/usr\\_doc/schur\\_running\\_453.pdf](http://www.cmwf.org/usr_doc/schur_running_453.pdf) (accessed August 2007).

<sup>6</sup> U.S. Department of Labor, *Contingent and Alternative Work Arrangements, February 2005*. Conducted by the U.S. Bureau of the Census for the Bureau of Labor Statistics. Washington, DC, 2005, <http://www.bls.gov/news.release/pdf/conemp.pdf> (accessed September 2008), Table 9.

<sup>7</sup> Craig Copeland, *Employment-Based Retirement Plan Participation: Geographic Differences and Trends, 2006*, Issue Brief no. 311 (Washington, DC: Employee Benefit Research Institute, 2007), [http://www.ebri.org/pdf/briefspdf/EBRI\\_IB\\_11-20074.pdf](http://www.ebri.org/pdf/briefspdf/EBRI_IB_11-20074.pdf) (accessed November 2007), Figure 2.

<sup>8</sup> Unpublished Employee Benefit Research Institute estimates from the U.S. Census Bureau's March 2007 *Current Population Survey*. For more information, see *Employer-Based Pension Plans: How Latinos Fare* (Washington, DC: National Council of La Raza, 2007), <http://www.nclr.org/content/publications/download/50689> (accessed September 2008).

<sup>9</sup> Teresa Ghilarducci, Karen Richman, and Wei Sun, *Causes of Latinos' Low Pension Coverage* (Notre Dame, IN: University of Notre Dame du Lac, Institute for Latino Studies, 2007), [http://latinostudies.nd.edu/pubs/pubs/Low\\_Pension\\_Coverage.pdf](http://latinostudies.nd.edu/pubs/pubs/Low_Pension_Coverage.pdf) (accessed June 2009).

<sup>10</sup> U.S. Department of Labor, *Contingent and Alternative Work Arrangements, February 2005*, Table 9.

<sup>11</sup> U.S. Census Bureau, "America's Families and Living Arrangements: 2007," *2007 Annual Social and Economic Supplement*. Housing and Household Economic Statistics Division, Fertility and Family Statistics Branch. Washington, DC, 2008, <http://www.census.gov/population/www/socdemo/hh-fam/cps2007.html> (accessed October 2008), Table AVG3.

<sup>12</sup> Nearly three in ten (29%) Latino workers surveyed in 2001 reported being financially responsible for three or more people other than themselves, while the same was true for 21% of all workers surveyed. Furthermore, more than one-third (34%) of Hispanic workers in 2001, compared to 15% of all workers, reported providing "significant" financial support for persons not living in their household. Mathew Greenwald and Associates, *2001 Minority Confidence Survey* (Washington, DC: Employee Benefit Research Institute, 2001).

<sup>13</sup> U.S. Department of Labor, "Employee Benefits in the United States, March 2009," news release, July 28, 2009, <http://www.bls.gov/news.release/pdf/eb2.pdf> (accessed November 2008).

<sup>14</sup> Lenore S. Azaroff, Charles Levenstein, and David H. Wegman, "Occupational Injury and Illness Surveillance: Conceptual Filters Explain Underreporting," *American Journal of Public Health* 92 (2002): 1421–1429, <http://www.ajph.org/cgi/reprint/92/9/1421.pdf> (accessed June 2008).

<sup>15</sup> Katherin Ross Phillips, *Getting Time Off: Access to Leave Among Working Parents* (Washington, DC: Urban Institute, 2004), [http://paysickdays.nationalpartnership.org/site/DocServer/Getting\\_Time\\_Off\\_-\\_Access\\_to\\_Leave\\_Among\\_Working\\_Parents.pdf?docID=365](http://paysickdays.nationalpartnership.org/site/DocServer/Getting_Time_Off_-_Access_to_Leave_Among_Working_Parents.pdf?docID=365) (accessed November 2008).

<sup>16</sup> These premiums prevail when age, education, region, industry, occupation, and marital status are held constant. Lawrence Mishel, Jared Bernstein, and Heidi Shierholz, *The State of Working America 2008-2009* (Ithaca, NY: Cornell University Press, 2009), 201.

<sup>17</sup> *Ibid.*, 201.

<sup>18</sup> *Ibid.*, 202.

<sup>19</sup> U.S. Department of Labor, "Employee Benefits in the United States, March 2009."

<sup>20</sup> Cynthia Estlund, "Rebuilding the Law of the Workplace in an Era of Self-Regulation," *Columbia Law Review* 105, no. 2 (2005): 364.

<sup>21</sup> U.S. Department of Labor, "40. Union affiliation of employed wage and salary workers by selected characteristics." *Current Population Survey*. Conducted by the Bureau of the Census for the Bureau of Labor Statistics. Washington, DC, 2008, <ftp://ftp.bls.gov/pub/special.requests/lf/aat40.txt> (accessed May 2009).

<sup>22</sup> Unpublished estimates from the Center for Economic and Policy Research.

<sup>23</sup> Elizabeth Lower-Basch, *Opportunity at Work: Improving Job Quality* (Washington, DC: Center for Law and Social Policy, 2007), [http://www.clasp.org/publications/oaw\\_paper1\\_full.pdf](http://www.clasp.org/publications/oaw_paper1_full.pdf) (accessed September 2008).

<sup>24</sup> Päivi Hämäläinen, Jukka Takala, and Kaija Leena Saarela, "Global estimates of occupational accidents," *Safety Science* 44 (2006): 145, [http://www.ilo.org/public/english/protection/safework/accidis/est\\_method.pdf](http://www.ilo.org/public/english/protection/safework/accidis/est_method.pdf) (accessed September 2008).

<sup>25</sup> *Ibid.*

<sup>26</sup> U.S. Department of Labor, Bureau of Labor Statistics, "Fatal occupational injuries, employment, and rates of occupational injuries by selected worker characteristics, occupations, and industries, 2007," *Census of Fatal Occupational Injuries, 2007*, [http://www.bls.gov/iif/oshwc/cfoi/cfoi\\_rates\\_2007.pdf](http://www.bls.gov/iif/oshwc/cfoi/cfoi_rates_2007.pdf) (accessed June 2008). The Census of Fatal Occupational Injuries (CFOI) is a compilation of state and federal government collection and coding of data from a variety of sources, including death certificates, worker's compensation reports, federal agencies such as the Occupational Safety and Health Administration (OSHA), Employment Standards Administration (ESA), and Mine Safety and Health Administration (MSHA). See U.S. Department of Labor, Bureau of Labor Statistics, *BLS Handbook of Methods*. Washington, DC, September 2008, <http://www.bls.gov/opub/hom/pdf/homch9.pdf> (accessed June 2009).

<sup>27</sup> U.S. Department of Labor, Bureau of Labor Statistics, "Fatal occupational injuries to foreign-born Hispanic or Latino workers by selected characteristics, 2003–2007," *Census of Fatal Occupational Injuries*, unpublished data.

<sup>28</sup> NCLR calculation using U.S. Department of Labor, "Fatal occupational injuries, employment, and rates of occupational injuries by selected worker characteristics, occupations, and industries, 2007."

<sup>29</sup> Scott Richardson, John Ruser, and Peggy Suarez, *Hispanic Workers in the United States: An Analysis of Employment Distributions, Fatal Occupational Injuries, and Non-fatal Occupational Injuries and Illnesses* (Washington, DC: National Academies Press, 2003), [http://books.nap.edu/openbook.php?record\\_id=10641&page=43](http://books.nap.edu/openbook.php?record_id=10641&page=43) (accessed September 2008).

<sup>30</sup> See Chapter 2 of this report.

<sup>31</sup> Scott Richardson, John Ruser, and Peggy Suarez, *Hispanic Workers in the United States: An Analysis*, 58.

<sup>32</sup> Javier Hernandez, "Until Sudden Death, an Immigrant Worker Toiled Six Days a Week," *New York Times*, June 12, 2008, <http://www.nytimes.com/2008/06/12/nyregion/12worker.html?emc=tnt&tntemail=1-y> (accessed June 2008).

<sup>33</sup> Underreporting likely occurs in cases involving fatal work-related injuries. X. Dong and J. Platner, "Occupational fatalities of Hispanic construction workers from 1992 to 200," *American Journal of Industrial Medicine* 45 (2004): 45–54.

<sup>34</sup> Kenneth Rosenman et al., "How Much Work-Related Injury and Illness is Missed by the Current National Surveillance System?" *American College of Occupational and Environmental Medicine* 48 (2006); J. P. Leigh, J. P. Marcin, and T. R. Miller, "An estimate of the U.S. government's undercount of nonfatal occupational injuries," *Journal of Occupational and Environmental Medicine* 46 (2004); Lenore S. Azaroff, Charles Levenstein, and David H. Wegman, "Occupational Injury and Illness Surveillance."

<sup>35</sup> Ames Alexander, Franco Ordoñez, and Kerry Hall, "The cruelest cuts: the human cost of bringing poultry to your table," *The Charlotte Observer*, September 30, 2008, <http://www.charlotteobserver.com/595/story/223415.html?q=the> (accessed September 2008).

<sup>36</sup> *The Construction Chart Book* (Silver Spring, MD: The Center for Construction Research and Training, 2008), 33.

<sup>37</sup> Lenore S. Azaroff, Charles Levenstein, and David H. Wegman, "Occupational Injury and Illness Surveillance."

<sup>38</sup> Ibid.; Abel Valenzuela Jr. et al., *On the Corner: Day Labor in the United States*, (Los Angeles, CA: University of California, Los Angeles, Center for the Study of Urban Poverty, 2006), <http://www.sscnet.ucla.edu/issr/csup/index.php> (accessed September 2007); Chirag Mehta et. al., *Workplace Safety in Atlanta's Construction Industry: Institutional Failure in Temporary Staffing Arrangements* (Chicago, IL: University of Illinois at Chicago, Center for Urban Economic Development, 2003), 13, <http://www.uic.edu/cuppa/uicued/npublications/recent/natlanta.htm> (accessed April 2008).