

conditions of living, the employment of women in industry under modern conditions of work, particularly of married women, and the economic disadvantage at which a considerable proportion of wageworkers and their families are placed as the result of low wages and insufficient annual income. A number of recent investigations have shown that these factors are important underlying causes of disease. Any adequate remedial programme must fix the responsibility for these conditions in order to arrive at a proper basis for efficient measures.

*Responsibility for conditions causing disease.*—In a general way it may be said that there are three groups which are responsible for conditions that affect the health of the wage earner—employers, employees and the community. The employer's responsibility is largely limited to places of employment and conditions of work. The public's responsibility is limited in great measure to community conditions or conditions common to all groups of citizens. To the individual wage earner is largely left the responsibility for the healthfulness of the conditions under which he and his family live, but it should not be overlooked that under present conditions he is often handicapped by the effects of his occupation and of unhealthful community environment. This is a responsibility which a considerable proportion of wage earners are financially unable to meet.

These considerations—the presence of economic factors and the financial inability of so many wage earners to maintain a healthful standard of living—clearly indicate the necessity for a health programme which will co-ordinate the efforts of all responsible groups and of the numerous health agencies at present working too independently in their respective fields.

*Advantages of health insurance.*—The experience of foreign countries and a study of the situation in this country have shown that such a co-ordination of effort may be possible in a governmental system of health insurance if properly adapted to national or State governments. By providing for the insurance of all workers, adequate relief will be afforded to even the lowest paid worker.

The joint contribution of all employers, employees and the community to the support of a health insurance fund will give to each group a financial incentive to lessen the cost by the prevention of disease, since a definite money valuation would be fixed upon each day of sickness.

By providing medical service, with a continuance of a substantial portion of his income during sickness, the wage earner's family would not be rendered destitute when he stopped work on