

but tends to load on the employer a responsibility which is not altogether his.

The need for health insurance.—The economic cost to every community and to the nation of preventable diseases and deaths is greatly increased by the unusual prevalence of these diseases and deaths among the unskilled and low-paid industrial workers. All available statistics, both in the United States and in foreign countries, indicate that among those of a low economic status the morbidity and mortality rates are higher than in the rest of the population.

The result of an investigation made for the Federal Commission on Industrial Relations afforded the estimate that each of the 30,000,000 workers in this country loses on the average about nine days each year on account of sickness. Placing the loss in wages at \$2 a day and the cost of medical attention at \$1 a day, the total loss to the wage earner of the nation would approximate three-quarters of a billion dollars annually. To this should be added the economic loss resulting from invalidity and death, and the loss to industry on account of decreased efficiency due to partial disability. To this should also be added the tremendous sums that are being spent by States, communities, municipalities and volunteer organizations for the support of charities, free clinics, hospitals, and the like. When all expenditures are taken into consideration, the estimate of \$750,000,000 seems an insignificant sum, indeed.

These cold calculations of cost, however, neither depict real conditions nor represent the real attitude of the American public toward such a situation. The generous response of the American public to the necessities of sufferers in the European war is striking evidence of the willingness of the public to deal promptly and efficiently with a situation when once its significance is understood. It needs only to be brought insistently to public attention that in this country the annual loss of death and lives among our industrial workers is not far behind that caused by the greatest war in history. To inform the public of such a situation is clearly within the province of the State health agencies.

Economic factors increase health hazard.—It is not necessary to inform health officials of the character and extent of the conditions which have caused such a situation, but it is doubtful if the underlying economic factors have been adequately analyzed, especially from the standpoint of responsibility for disease-causing conditions. Without going into detailed statements, it may be said that among the more important of these economic factors are occupational hazards, irregularity of employment, unhealthful