In the early 1970's, about 14,000 workers died each year from work-connected injuries or diseases, another 90,000 were permanently disabled, and more than 2,400,000 were temporarily disabled—and these deaths and disabilities were only one-fifth of the total accidental injuries from all causes Injured workers and their families suffered substantial economic losses as well as bodily injuries Their employers and society also suffered sizable economic losses

When a worker dies, is disabled, or merely requires medical attention because of a work-connected injury or disease, the economic consequences affect the worker, his family, his employer, and society

Economic Losses

The worker and his family may suffer two types of economic losses (*a*) a loss of earnings and (*b*) extra expenses

If a worker dies because of work-related injury or sickness, his survivors lose the income he would otherwise have earned, less the amount that he would have spent to maintain himself during the remainder of his working career and his retirement years This loss can be substantial

Total and permanent disability cause an even greater earnings loss than death because the worker must be maintained

Permanent partial disability causes some fraction of the permanent total disability loss, depending upon the proportion of the annual earnings lost A worker who is totally disabled for a temporary period loses his income for a specific number of weeks or months Loss of even a month's earnings is a serious loss for the typical worker In addition to these earnings losses, the deceased or disabled worker may no longer provide valuable household services that must now be forgone or replaced at some additional expense

Not all injured workers are disabled but almost all require some form of medical attention For all injuries combined, medical expenses are less than the total earnings loss, but for many workers, their medical expenses exceed their earning loss

In addition to these losses, society loses the taxes that would have been paid by the injured employees and the products or services they would have produced Some injured employees and families become public assistance beneficiaries and must be supported by other members of society

Workmen's Compensation in the United States

In the United States, efforts to implement a system of compensation for industrial injuries lagged far behind the countries of Europe As work-related injuries and diseases and their consequences grew less and less tolerable towards the end of the 19th century, the situation became ripe for a radical change The first evidence of interest in workmen's compensation was seen in 1893 when legislators seized upon John Graham Brooks' account of the German system as a clue to the direction