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WORKMEN'S INSURANCE AND COMPENSATION SERIES: NO. 11

EFFECT OF WORKMEN'S COMPENSATION LAWS  
IN DIMINISHING THE NECESSITY OF INDUSTRIAL  
EMPLOYMENT OF WOMEN AND CHILDREN

BY MARY K. CONYNGTON



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This report was prepared under the supervision of Miss Mary Conyngton, who also wrote all the text. The material was collected and tabulated by Miss Elizabeth A. Hyde, Mrs. M. E. Patterson, Miss Ida M. Peck, and Miss Frances W. Valentine.

# BULLETIN OF THE U. S. BUREAU OF LABOR STATISTICS.

WHOLE NO. 217.

WASHINGTON.

DECEMBER, 1917.

## EFFECT OF WORKMEN'S COMPENSATION LAWS IN DIMINISHING THE NECESSITY OF INDUSTRIAL EMPLOYMENT OF WOMEN AND CHILDREN.

### INTRODUCTION AND SUMMARY.

#### PURPOSE AND SCOPE OF THE INVESTIGATION.

The present investigation was undertaken for the purpose of throwing some light on the question of how, from the standpoint of the women and children in the families of injured wage earners, workmen's compensation laws compare with employers' liability laws. How do the family fare under the workmen's compensation and insurance systems which are being so generally adopted? Do they receive more in the way of compensation than under the older system? Is it paid promptly and certainly? Does a compensation law lessen the number of cases in which widows or children must go to work to make up for the loss of their chief wage earner? How do the people who are affected by the new laws regard them? And how do different types of compensation laws compare in effectiveness?

It is only within recent years that such an investigation has become possible. All of the State workmen's compensation laws now in operation were enacted subsequent to 1910; 10 years before that the agitation which has led to the adoption of such laws in nearly two-thirds of our States had scarcely begun. The progress of compensation legislation has been so rapid that although within six years it has been adopted in 32 States there has as yet been no detailed study of its workings. States having compensation laws usually publish annual reports concerning their operations, which vary all the way from mere tables of statistics to studies of the good and bad features of the particular law under consideration. Sometimes they give case data, showing the amounts received by the families of the injured, or call attention to some particular point of superiority of compensation over liability laws, or discuss administrative features. All these are matters of interest and importance,

but there seems room in addition for a study of the effects upon workingmen's families—and through them upon the community as a whole—of compensation laws designed to protect the victims of industrial accidents and their dependents.

For this purpose, two compensation States, Connecticut and Ohio, were selected, these being chosen because in both States the laws had been in operation long enough to provide a considerable body of material, and because they present two distinctly different types of compensation legislation. Connecticut has an elective compensation system, Ohio a compulsory insurance system. In Connecticut the employer must either insure his risks in a private company or provide self-insurance; in Ohio, insurance in the State fund is required, though employers may be permitted to carry their own risks. In Connecticut the law is administered by five commissioners, each supreme in his own district; in Ohio by an industrial commission of three members having jurisdiction throughout the State. There are differences also in regard to the scale and amount of compensation allowed, and provisions for alien nonresident dependents, in which the two systems present an interesting contrast.

As it was impossible, owing to limitations of time and money, to include all cases of injuries occurring in the course of employment, the investigation was confined to industrial fatalities and cases of permanent total disability. Copies were made from the official records of data concerning all fatalities and permanent total disabilities dealt with during the year ending September 1, 1915. The families of the victims were then visited, whenever possible (in the case of nonresident dependents visits were obviously impracticable), and information was sought as to the condition of the family before and after the accident, the economic effect of the wage earner's death or disability, the extent to which compensation had made up for the lost earnings, and the methods by which any deficit had been met. Special attention was given to such points as whether it had been necessary to take children from school and put them to work, whether mothers had been obliged to take up work apart from their home duties, whether property partly paid for had been lost, and whether the family had found it necessary to seek help from relatives, or apply for charity, or give up one or more children. In brief the effort was made to discover the economic effects due to the accident, ranging from a mere moderate lowering of the standard of living to a complete disintegration of the family life.

The information thus gained gives a picture of what actually happens under compensation laws, but it was felt that this would be more decisive if coupled with corresponding data of actual conditions in the families of injured workmen under employers' liability laws. Accordingly the inquiry was made to include a noncom-

pensation State, and Pennsylvania, which up to January 1, 1916, was under an employers' liability law, was selected for study. It was impossible to cover the whole State within the time limits set, so two groups of counties were selected, one on the western border of the State, including the Pittsburgh district, and the other consisting of two counties in the heart of the anthracite region. The Bureau of Statistics and Information at Harrisburg was visited, and copies made of data concerning all the industrial fatalities recorded there as having occurred within the selected counties during a specified period. Visits were then made to the families of the victims, and the same inquiries made as in Connecticut and Ohio.

#### NUMBER OF CASES STUDIED.

In the two compensation States the period covered was the year ending September 1, 1915; in Pennsylvania only cases occurring during the first eight months of 1915 were included. From the three States records were obtained of 862 fatalities and 15 cases of permanent total disability. By visits to the homes of victims who had left resident dependents, family schedules were secured as follows:

TABLE 1.—NUMBER OF DEPENDENT FAMILIES OF VICTIMS OF INDUSTRIAL ACCIDENTS INCLUDED IN INVESTIGATION.

State.	Fatalities.			Permanent total disabilities.		Total families included.
	Families of married men.	Families of widowed, divorced, or separated men.	Families of single men.	Families of married men.	Families of single men.	
Connecticut.....	53	1	12	3	.....	69
Ohio.....	206	7	33	4	2	252
Pennsylvania.....	137	7	22	.....	.....	166
Total.....	396	15	67	7	2	487

#### KILLED AND DISABLED WORKERS.

While the study is mainly devoted to the effect of industrial accidents on workers' families, some space is given to the victims of the accidents. In 68 cases in Ohio and Connecticut the deaths were held not to come within the scope of the compensation laws, and these cases were omitted from consideration. As a group the remaining 794 decedents seem to have been a fairly representative body of workers. The conspicuously old and the conspicuously young were alike exceptional, the majority (71.3 per cent) being between 20 and 50, and 13.6 per cent more between 50 and 60. Only four were women. Something over two-thirds (67.8 per cent)

of the decedents had been getting from \$10 to \$20 a week; 8.4 per cent got under \$10. Married men formed 71.4 per cent of the group, single, 23 per cent, and widowed, divorced, or separated, 5.4 per cent. In Connecticut and Ohio a larger number came from manufacturing industries than from any of the other large industrial groups, but in Pennsylvania 73 per cent had been engaged in mining or quarrying. This preponderance of miners was, of course, largely due to the selection of districts made in Pennsylvania.

The accidents to which the deaths or disabilities were due ranged all the way from a scratch which, becoming infected, caused death, to a boiler explosion or a fall of coal. Falls, either of the person injured or of something which struck or crushed the victim, accounted for almost two-fifths of the total number of cases; machinery was responsible for nearly one-sixth; and explosives, electricity, and the like for about the same proportion. In 68.0 per cent of the fatal cases death occurred on the day of the accident, in 15.5 per cent the interval between accident and death was at least one day but under a week, and in only 5.5 per cent was it four weeks or over. In this respect the two compensation States present a decided contrast to the liability State. In Connecticut 10.8 per cent of the 102 decedents, and in Ohio 7.8 per cent of the 387 decedents lived for four weeks or more after the accidents by which their deaths were caused, while in Pennsylvania the interval between accident and death was four weeks or more in only 0.98 per cent of the 305 cases studied. This difference is partly due to the fact that the study covered mining accidents primarily in Pennsylvania, while in Ohio and Connecticut industrial accidents predominated. In fatal mining accidents death as a rule is immediate, while industrial accidents frequently result in blood poisoning and death does not occur until several weeks later. It is also possible that a part, at least, of the difference is due to the more careful following up of industrial accidents in compensation States, where it is to the immediate interest of the worker, if he is injured, or of his dependents, if he is killed, to see that his condition is a matter of record.

#### FAMILIES OF MARRIED MEN.

The main emphasis of the report is laid upon the effect produced by industrial fatalities upon the families of the decedents, more especially of the married decedents. More than four-fifths of the family schedules obtained were for families of married men. In the main, the families were such that the economic effect of the fatalities would be severely felt. Of the 396 married decedents from whose families schedules were secured 289 left a child or children under 18, as well as a widow, and in 113 cases the family included from three to seven children under 14. The decedent was usually the principal if

not the sole support of the family. In 283 cases (71 per cent) the decedent was the only wage earner, and in 219 (55 per cent) his earnings were the only income. The difference made in the average weekly income by the loss of the decedent's earnings, in the families reporting on this fact, was as follows:

TABLE 2.—DECREASE IN FAMILY INCOME CAUSED BY LOSS OF DECEDENT'S EARNINGS.

State.	Number of families reporting income before and after fatality. <sup>1</sup>	Average weekly family income before loss of decedent's earnings.	Average weekly family income after loss of decedent's earnings.
Connecticut.....	47	\$19.67	\$6.05
Ohio.....	196	19.46	5.42
Pennsylvania.....	120	20.43	6.33

<sup>1</sup> Families in which the widow had remarried are excluded from this table, but families which had combined with other families for the sake of greater economy in living are included, the income given being that of the combined families.

The income after the fatality is that which was reported at the time of the agents' visits, compensation and charitable assistance alike being omitted. The average membership of these families after the fatality was in Ohio 3.2, in Connecticut 3.6, and in Pennsylvania 4.3.

An average income, however, indicates very little. A more definite idea of the economic effect of industrial fatalities is gained from the number of families left with no income, or with one wholly and obviously inadequate. There were 367 families of married decedents in which the widow had not married again and from which reports were secured as to the family income after the fatality. Table 3 shows the number and per cent of these having either no cash income or one of less than \$5 a week:

TABLE 3.—FAMILIES HAVING NO INCOME OR INCOME OF UNDER \$5 PER WEEK.

[This table includes families whose income after, but not before, the fatality is reported, and also families which had combined with relatives or in some other way given up their separate family existence. For these two reasons the figures given here do not coincide with those used in other tables.]

State.	Number of families whose income after fatality was reported.	Families having no cash income after fatality.		Families having cash income of less than \$5 a week.	
		Number.	Per cent.	Number.	Per cent.
Connecticut.....	47	18	38.3	10	21.3
Ohio.....	198	65	32.8	51	25.8
Pennsylvania.....	122	32	26.2	35	28.7
Total.....	367	115	31.3	96	26.1

From a little more than one-fourth to nearly two-fifths of the families in the several States were left with no regular income, while

the proportion having less than \$5 a week varies from a little over one-fifth to nearly three-tenths. To some extent this situation was helped by the insurance carried by the decedent or by the benefits paid by his union. Not all the families had such resources, however, and the men with large families were most frequently the ones who had either no insurance or only small amounts. In Connecticut 5, in Ohio 26, and in Pennsylvania 7 of the families with no income were left without insurance or death benefits of any kind. The average amount received by the others was \$543 in Connecticut and \$409 in Ohio, while in Pennsylvania 24 families received an average of \$523 and the twenty-fifth family \$12,600. Except in the case of the last mentioned family, and of one other with insurance amounting to \$2,200, the amounts received were in the main inconsiderable, ranging from \$30 upward. Of the 96 families whose incomes after the fatality were less than \$5 a week, 21 in Ohio, 5 in Connecticut, and 7 in Pennsylvania received neither insurance nor death benefits of any kind. The amounts received by the others ranged from \$34 to \$2,050, the average being in Connecticut \$526, in Ohio \$496, and in Pennsylvania \$470.

#### COMPENSATION RECEIVED.

In Connecticut \$5 a week is the minimum amount of compensation when the decedent leaves total dependents, the wife and minor children being considered such; in Ohio the minimum is \$5, or actual wages of decedent if such wages were less than \$5 per week. In Connecticut one-half and in Ohio two-thirds of the decedent's average weekly wages or earnings may be awarded for a term of six years, though the maximum weekly payments may not exceed \$10<sup>1</sup> in Connecticut and \$12 in Ohio. In Pennsylvania at the time of the investigation there were three possibilities in regard to compensatory payments. The employer might voluntarily or under threat of legal action make a settlement with the decedent's family; the employer might refuse a settlement and the dependents might bring suit; or the employer might refuse to pay anything and the dependents, feeling themselves unable to bring suit, might simply submit and bear the loss as best they could.

Taking the families of married decedents who after the fatality had neither income nor insurance, the average amount awarded as compensation was in Connecticut \$2,278 and in Ohio \$2,925, or in the one State a little over \$7 and in the other a little over \$9 a week for 312 weeks. In Pennsylvania the families in the corresponding group received an average amount of \$66 $\frac{2}{3}$  from the decedents' employers. A somewhat similar contrast is found when any of the

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<sup>1</sup> Raised to \$14 in 1917.

other groups are compared. Table 4 shows the amounts received by specified groups of families in the three States:

TABLE 4.—AVERAGE COMPENSATION OR PAYMENT TO FAMILIES OF MARRIED DECEDENTS.

Family group.	Connecticut.		Ohio.		Pennsylvania.	
	Number of families.	Average compensation or payment per family.	Number of families.	Average compensation or payment per family.	Number of families.	Average compensation or payment per family.
Families having no cash income after fatality.....	18	\$2,298	65	\$3,082	1 31	\$216
Families having income of less than \$5 a week after fatality.....	10	2,148	51	3,063	2 33	154
All families scheduled, including those in which widow had remarried.....	53	2,055	206	3,008	2 134	261

<sup>1</sup> Not including one family receiving a pension of \$15 a month for an indefinite period.

<sup>2</sup> Not including two families receiving, respectively, \$10 and \$20 a month for an indefinite period.

<sup>3</sup> Not including three families receiving monthly payments for an indefinite period.

The average in Pennsylvania would be lower still but for the fact that some large employers had voluntarily established insurance systems and in case of a fatality paid the victim's dependents as much or even more than they would have received under any of the compensation systems in operation in other States. The families of men working for these employers were as well protected as if they were in a compensation State, but the low average received in Pennsylvania shows how far a voluntary system falls short of the need.

### THE INVESTIGATION IN CONNECTICUT.

Connecticut was chosen as a field for this investigation partly because its compensation law presents, especially in its administrative features, some points of particular interest, and partly because as a State of diversified manufactures with no one or two predominating industries, it should give a fairly representative picture of the effects of industrial fatalities. During the period covered by this investigation the munitions plants in the State were not unusually busy. Industrially the 12 months covered, ending September 1, 1915, were rather quiet, employment in Connecticut, as elsewhere, being below its normal level during the first half, but sharing in the general revival which marked the latter half of this period.

### TERMS OF THE CONNECTICUT COMPENSATION LAW.

The Connecticut workmen's compensation law was passed in 1913 and became effective January 1, 1914. It is of the elective type, neither employers nor employees being obliged to come under its provisions if they prefer to remain under the provisions of the employers' liability law. If, however, the employer does not elect

the compensation law he is deprived, in any suit for damages brought against him by an employee, of the common-law defenses of assumption of risk, fellow servant, and contributory negligence. If the employee elects not to come under the law, then in any suit he may bring against his employer, the latter is entitled to the common-law defenses. Both parties are required to give notice in writing if they elect not to come under the law, and in the absence of such notice they are held to have elected it. The law applies to all employing five or more persons, outworkers and casual workers being excepted. In practice the commissioners held that if an employer having fewer than five employees failed to give notice that he did not accept the law, he came under its terms. To ascertain the number a man employs, all who work for him are counted, although they may be engaged in totally different kinds of work. Thus in one case in which a domestic servant was injured, her employer was regarded as coming within the scope of the law because, although she was his only household servant, he employed a number of men upon his farm. The employer may insure his risks with any stock or mutual company authorized by the insurance commissioner to do business in the State under the terms of the act, or he may insure his own liability, provided he furnishes the compensation commissioner of his district satisfactory evidence of his financial ability to meet claims arising under the act; or with the approval of the insurance commissioner, he may establish some form of private agreement with his employees, providing a substitute system of insurance; or he may simply file with the insurance commissioner security guaranteeing the performance of the obligations of the act. The cost of insurance is borne by the employer alone.

The workman is entitled to compensation for all injuries received in the course of his employment and rising out of it which cause disabilities of more than 10 days<sup>1</sup> duration. In case of death, the decedent's total dependents are entitled to compensation, the maximum allowance being 50 per cent of the average weekly earnings of the deceased for the year preceding his death, continued for six years (312 weeks). The amount thus awarded, however, must not be less than \$5 nor more than \$10 a week. Funeral expenses to the amount of \$100 and reasonable and necessary medical and hospital expenses are allowed in addition to the above amount. In cases of permanent total disability, compensation determined as in the case of death may be awarded for a period not exceeding 520 weeks. If the victim of an industrial fatality has no total dependents, a smaller amount of compensation proportioned to the degree of dependency may be awarded his partial dependents. A widow, if she was living with her husband at the time of his death, is regarded as a total dependent.

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<sup>1</sup> 7 days since 1917.

Children under 18, or over 18 if mentally or physically incapable of earning a living, are also considered total dependents. Parents, brothers and sisters, and other relatives may be partial dependents, the degree of dependency being decided according to the facts in each case. Alien nonresident dependents of deceased workmen are allowed half the amounts which would be payable to resident dependents.

The law is administered by five commissioners, each having charge of a separate district. Under the terms of the law all industrial accidents and all accidental deaths, whether or not they are due to industrial causes, must be reported to the commissioner in whose district they occur. If there are dependents who wish to claim compensation they must give notice at once and put in their claims within one year from the date of the accident. After receiving this claim, the commissioner arranges a hearing at which both sides must be represented, and at which the evidence in support and rebuttal of the claim is presented. When there is difficulty in securing witnesses or producing evidence, more than one hearing may be necessary. After the evidence is in, the commissioner, acting as judge, gives his decision; if this is not satisfactory, either party may appeal to the courts, and the payment of compensation may be withheld until a final decision has been reached. No new testimony, however, may be introduced before the courts; the reasonableness and legality of the commissioner's decision on the basis of the facts before him are the only matters on which they pass.

The employer and the dependents of the deceased may come to an agreement without a hearing. In such case the terms of the agreement must be submitted to the commissioner, who must either approve or disallow them. Several cases were found in which the employer had made voluntary settlement as a matter of good feeling, knowing that under the terms of the law the dependents either had no case at all or had so poor a one that the commissioner's award would almost certainly have been less than the amount the employer voluntarily gave.

#### DATA CONCERNING VICTIMS AND ACCIDENTS.

The investigation included all cases of industrial fatality or of permanent total disability dealt with by the commissioners during the year ending September 1, 1915. In some cases the death had occurred earlier than September, 1914, but the decision was reached during the year covered. In a few cases deaths had occurred and hearings had been held during the specified year, but the decision was reached after its close while the investigation was in progress. In such cases the decision was included, although falling outside of the prescribed period. The earliest death included occurred February 28, 1914; the latest award was made September 24, 1915.

The investigation did not cover all deaths reported to the commissioners during the selected year, since, as already mentioned, all accidental deaths, whether or not they come within the scope of the compensation law, must be reported to them. But accidental deaths, if of a nonindustrial character, had no bearing upon the present inquiry, and the records of such deaths were therefore omitted. The investigation was confined wholly to those cases of death or of permanent total disability handled by the commissioners during the year ending September 1, 1915, in connection with which a claim for compensation was entered, or in which some voluntary settlement, sometimes quite outside the terms of the law, had been made.

Within these limits, the investigation dealt with 118 fatalities and three cases of permanent total disability. In 95 of these cases compensation had been awarded, in 10 a decision was pending, and in 16 the claims had been disallowed, withdrawn, compromised, or settled outside of the law.

The details relative to age, conjugal condition, earnings, and nature of the accident are shown for each decedent or permanently disabled worker in Appendix Table 1. The workers included seem to be a fairly average group as to age and wages and are scattered through a wide variety of industries and occupations. Of the 105 whose cases came within the scope of the compensation law only one was a woman. The ages of 14 of the decedents were not reported.

#### AGE OF VICTIMS.

The age grouping of the 91 cases in which age was reported is as follows:

TABLE 5.—NUMBER AND PER CENT OF DECEDENTS AND OF PERMANENTLY DISABLED IN SPECIFIED AGE GROUPS.

Age group.	Number.	Per cent.
DECEDENTS.		
Under 18 years.....	2	2.3
18 and under 20 years.....	4	4.5
20 and under 30 years.....	21	23.9
30 and under 40 years.....	22	25.0
40 and under 50 years.....	16	18.2
50 and under 60 years.....	14	15.9
60 years and over.....	9	10.2
Total.....	88	100.0
PERMANENTLY DISABLED.		
40 and under 50 years.....	2	66.7
50 and under 60 years.....	1	33.3
Total.....	3	100.0

The average age of the 88 decedents whose ages were ascertained was 39.3 years, while of the three permanently disabled it was 50.3 years. The two decedents who were under 18 years old were respec-

tively 15 and 17, the first employed in a department store and the other in a manufacturing establishment. A little less than one-half of those killed were between 20 and 40; over two-thirds were between 20 and 50. In other words, the majority were in the age groups in which men would be most likely to have wives and children dependent upon them.

#### MARITAL CONDITION.

Of the 102 decedents whose marital condition is reported, 73 or 71.6 per cent were married, 23 or 22.5 per cent were single, 3 were widowed, and 3 were divorced or separated. The 3 permanently disabled were married.

According to the census of 1910,<sup>1</sup> of the total male population of Connecticut, 15 years of age and over, 55.3 per cent were married, 39.3 per cent were single, 4.8 per cent were widowed, and 0.3 per cent were divorced.

Two possible reasons may be suggested for the disproportionate number of married among the victims studied. The general population naturally contains a larger number of boys in their teens than the working population does, and these are usually single. Also, the classes in which industrial accidents are most frequent are the classes in which early marriages are most common. The professional and business men who are apt to marry late, and who, therefore, swell the proportion of single in the general population, are almost unrepresented here.

#### WAGES.

The wage grouping of the 99 for whom reports on this subject were received was as follows:

TABLE 6.—NUMBER AND PER CENT OF DECEDENTS AND OF PERMANENTLY DISABLED IN SPECIFIED WAGE GROUPS.

Weekly wages or earnings.	Number.	Per cent.
DECEDENTS.		
Under \$7.....	3	3.1
\$7 and under \$10.....	<sup>2</sup> 19	19.8
\$10 and under \$12.....	13	13.5
\$12 and under \$15.....	25	26.0
\$15 and under \$20.....	23	24.0
\$20 and over.....	13	13.5
Total.....	96	100.0
PERMANENTLY DISABLED.		
\$10 and under \$12.....	1	33.3
\$12 and under \$15.....	1	33.3
\$15 and under \$20.....	1	33.3
Total.....	3	100.0

<sup>1</sup> Thirteenth Census of the United States, Vol. I, Population, p. 550.

<sup>2</sup> Including 6 whose earnings were under \$10—exact amount not reported.

It is quite evident that in the case of most of these workers their wages did not include any compensation for the risk involved in the work they were doing. Over one-fifth of those killed were earning less than \$10 a week; over one-third were earning less than \$12; over one-fourth earned between \$12 and \$15; and only 37.5 per cent are known to have reached the comparative affluence of \$15 or over per week.

**INDUSTRY AND OCCUPATION.**

The distribution by industry and occupation of the 105 workers studied is as follows:

**CLASSIFICATION OF DECEDENT AND PERMANENTLY INJURED WORKERS, BY INDUSTRY AND OCCUPATION.**

<i>Agriculture.</i>			<i>Construction.</i>	
Agricultural laborers.....	3	Building:		
<i>Quarrying.</i>			Carpenters.....	5
Stone or slate:			Bricklayers.....	3
Laborers.....	7		Laborers.....	3
Foremen.....	1		Painters.....	3
Total.....	8		Tinners.....	2
<i>Manufacturing.</i>			Apprentices.....	1
Earth and stone products: Laborers..	1		Plumbers.....	1
Iron and steel:			Roofers.....	1
Cranemen.....	1		Shinglers.....	1
Iron molders.....	1		Occupation not reported.....	2
Machinists.....	1		Total.....	22
Repair men.....	1	Other:		
Total.....	4	Laborers.....	2	
Machinery, instruments, and metal products:		Not reported.....	2	
Machinists.....	3	Total.....	4	
Laborers.....	2	<i>Transportation and public utilities.</i>		
Millwrights.....	2	Steam railroads:		
Cartridge loaders.....	1	Bridgemen.....	1	
Electricians.....	1	Gang foremen.....	1	
Fulminate mixers.....	1	Machinists.....	1	
Machine operators.....	1	Watchmen.....	1	
Shipping clerk.....	1	Occupation not reported.....	1	
Salesmen.....	1	Total.....	5	
Window washers.....	1	Electric railroads:		
Occupation not reported.....	2	Conductors.....	2	
Total.....	16	Carpenters.....	1	
Other:		Motormen.....	1	
Laborers.....	5	Repair men.....	1	
Grinders.....	1	Total.....	5	
Tailors.....	1	Transportation by water:		
Watchmen.....	1	Deckhands.....	1	
Total.....	8	Firemen.....	1	
		Total.....	2	

<i>Transportation and public utilities—Concluded.</i>		<i>Service.</i>	
Electric light and power:		Public service:	
Linemen.....	3	Farm foremen.....	1
Electricians.....	1	Janitors.....	1
Superintendents.....	1	Total.....	2
Total.....	5	Domestic and personal service:	
Telegraph and telephone:		Chauffeurs.....	1
Linemen.....	3	Domestics.....	1
Drivers.....	1	Total.....	2
Total.....	4	Professional: Insurance agents.....	1
Cartage and storage: Drivers.....	1		
Other transportation:		<i>Industry not reported.</i>	
Drivers.....	1	Laborers.....	2
Occupation not reported.....	1	Occupation not reported.....	2
Total.....	2	Total.....	4
<i>Trade.</i>			
Trade:			
Laborers.....	5		
Drivers.....	1		
Total.....	6		

The three large groups of industries—manufacturing, construction, and transportation and public utilities—are nearly equal in the number of casualties they furnish, being responsible, respectively, for 27.6 per cent, 24.8 per cent, and 22.9 per cent of the total number. Of the less numerously represented industries, quarrying makes the most impressive showing with eight victims—7.6 per cent of the total number.

Turning to the occupations as opposed to the industry, laborers form by far the largest group—30. This is natural enough, as the laborer may be employed anywhere and share the dangers of any industry. The next largest occupational group is composed of those engaged in building occupations—carpenters, bricklayers, painters and the like. The remainder are widely scattered.

#### CAUSES OF ACCIDENTS.

A classification, by causes, of the accidents from which these workers suffered gives the following results:

##### CLASSIFICATION OF ACCIDENTS BY CAUSES.

<i>Machinery.</i>		<i>Explosives, electricity, fires, hot and corrosive substances.</i>	
Transmission apparatus.....	2	Electricity.....	11
Working machinery.....	8	Explosives.....	3
Hoisting apparatus and conveyers....	3	Hot substances and flames.....	3
Total.....	13	Total.....	17

<i>Falling objects.</i>		<i>Power vehicles.</i>	
Rock, earth, etc.....	5	Operated on tracks (or cables).....	3
Collapse of buildings and walls.....	1	Not operated on tracks.....	2
Collapse of scaffolds and staging.....	2		
Stored or piled-up material.....	2	Total.....	5
All other.....	2		
Total.....	12	<i>Running into or striking against objects.</i>	
<i>Falls of persons.</i>		Total.....	2
From ladders.....	2	<i>Miscellaneous.</i>	
From scaffolds and platforms.....	5	Animals.....	1
From vehicles (trucks, wagons, cars, etc).....	5	Asphyxiation and suffocation.....	1
From structures (all others).....	9	Heat prostration.....	1
From other elevations.....	1	Frostbite.....	1
All other.....	3	Drowning.....	3
Total.....	25	Other reported causes.....	5
<i>Handling of tools and objects.</i>		Total.....	12
Handling sharp objects.....	1	<i>Not reported.</i>	
Loading and unloading.....	1	Total.....	14
Carrying and lifting heavy objects (not loading or unloading).....	2		
All other.....	1		
Total.....	5		

Omitting the 14 cases in which the cause of the accident was not reported, it will be seen that falls of one kind or another are by far the most important cause of injury, falls of persons accounting for 27.5 per cent of the total number, and falling objects for 13.2 per cent more. Explosives, electricity, etc., account for the next largest group, 18.7 per cent, while machinery is responsible for only 14.3 per cent. The accident did not always bear a close relation to the occupation. Thus one of the quarrymen was run over by an auto, one electrician fell down an elevator shaft and another was crushed by machinery, a janitor and a worker in a munitions factory both ran splinters under their nails and died of the resultant blood poisoning, a tailor was thrown from an auto and killed, and a salesman who had been abroad on a business trip went down with the Lusitania. On the other hand, of the six linemen, five were electrocuted and one was killed by falling from a pole. A fulminate mixer was killed and a cartridge loader blinded by an explosion. Of the 17 engaged in building trades whose occupations were given, 15 were unmistakably victims of occupational dangers. They fell from roofs or stagings or were electrocuted by contact with live wires in the course of their work, or crushed under falling walls.

**BLOOD POISONING AND INFECTION.**

Among the 102 fatalities coming within the scope of the law, there were 11 cases (10.8 per cent) in which death was not directly caused

by the accident, but was due to blood poisoning developing from injuries which in the majority of cases were trifling. In one of these cases exposure and freezing resulted in erysipelas, in another septic pneumonia was held to have been caused by running a sliver under the thumb-nail, and in a third lockjaw followed an injury to the thumb. The remainder were all straight cases of blood poisoning. A point of interest is that seven of these 11 cases occurred in cities where one would naturally expect to find a knowledge of the dangers of infection and of the necessity of guarding against it.

#### INTERVAL BETWEEN ACCIDENT AND DEATH.

In many States in which reports of fatal accidents are required, it is believed that a considerable but unknown number escape record because if death is not immediate the case is likely to be lost sight of. It may be reported as a serious accident, but when later on death ensues it is at least possible that the report may not be corrected. Under a compensation law, however, it is very much to the interest of claimants to see that a case is recorded, and omissions are much less likely to occur.

The following statement, giving the interval between accident and death in the 102 fatal cases studied, shows what opportunities exist for inaccuracies where there is no such incentive to make the records correct:

#### *Interval between accident and death.*

Under 1 day.....	65	3 and under 4 weeks.....	3
1 day.....	9	4 and under 8 weeks.....	6
2 days.....	3	8 and under 12 weeks.....	3
Over 3 and under 7 days.....	3	12 weeks and over.....	2
1 week and under 2 weeks.....	7		
2 and under 3 weeks.....	1	Total.....	102

The majority of the deaths (63.7 per cent) occurred on the same day as the accident, but in 22 cases (21.6 per cent) death did not take place for a week or more, and in 11 of these more than a month elapsed between the accident and its fatal result. Obviously where there is such a lapse of time as this between injury and death, there is a very good chance that the accident will not be reported as fatal.

#### CONDITION OF FAMILIES BEFORE AND AFTER LOSS OF INJURED WAGE EARNER.

Naturally this study of family conditions could not include all cases. If a decedent left no dependents, or his dependents were in another State or country, the case was necessarily omitted. Pending cases were also omitted, as in these it had not yet been decided whether or not the death was an industrial fatality. In four cases the decedent, although contributing to the support of relatives, was not a member of any family group. This fact caused such a difference in detail that these cases are discussed separately.

The family conditions, both before and after the accident, are shown in detail in Appendix Table 2.

### FAMILIES OF MARRIED MEN.

#### ECONOMIC IMPORTANCE OF DECEASED TO FAMILY.

Taking up first the cases in which a widow or a widow and children were left—in the majority of these 53 cases the make-up of the family was such that the economic loss involved in the death of the head would be severely felt. Large families were numerous. In nearly one-fifth of the cases (18.9 per cent) the family consisted of from 7 to 10 members and in not far from two-fifths (37.7 per cent) of from 5 to 10 members. Families of only two or three members formed less than one-third (32.1 per cent) of the whole group. The economic importance of the decedent becomes more apparent as the amount and sources of the family income are studied. There were 10 families consisting of from 7 to 10 members; in 7 of these the decedent was the only wage earner, and in 6 his earnings were the only income the family had. Taking the group of 53 families as a whole, in 34 the decedent was the only wage earner, and in 23 the family had no income apart from his earnings; in other words, in more than two-fifths of these cases the family depended entirely upon the decedent.

#### INSURANCE AND DEATH BENEFITS.

Where the family welfare depends so largely on one man's life, he would naturally, if he could, make some provision for his dependents in case of his death. There seemed a very general desire to do this, but in the case of men in the lower wage groups the cost of insurance was evidently an obstacle. Sometimes the decedent belonged to a union which paid a death benefit; sometimes he was a member of a fraternal order or beneficial society. Table 7 shows to what extent the men who left widows or children had provided for their families by any of these methods:

TABLE 7.—INSURANCE OR DEATH BENEFIT RECEIVED BY DECEDENTS' FAMILIES IN CONNECTICUT, BY CLASSIFIED WEEKLY EARNINGS OF THE DECEASED.

Classified weekly earnings of decedent.	Families receiving insurance.		Families not receiving insurance.	Number of families in each earnings group.	Total received by families reporting amount.	Average per family for those reporting amount.
	Amount reported.	Amount not reported.				
\$7 to \$9.99.....	4	.....	3	7	\$1,290	\$323
\$10 to \$11.99.....	5	1	1	7	3,592	718
\$12 to \$14.99.....	9	.....	5	14	4,285	476
\$15 to \$19.99.....	9	.....	8	17	5,840	649
\$20 and over.....	7	1	1	9	4,997	714
Total.....	34	2	<sup>2</sup> 18	54	20,004	588

<sup>1</sup> Insurance premiums were paid by a relative to whom the insurance went.

<sup>2</sup> Including 1 family whose insurance premiums were paid by a relative to whom the insurance went.

This does not tell the whole story, as in several cases a single family carrying large insurance brings the average up unduly for the whole group. Of the whole group of 54 families, 18 received nothing, seven \$100 or less, eight over \$100 to \$200, and only six received \$1,000 or over. Unfortunately these larger sums were usually received by the families who least needed them, where either a small family group or a group in which most of the children had reached working age had rendered it possible for the deceased to insure himself. The one exception to this was found in a case where a man with five children under 14 and earning only \$15 a week had yet managed to carry \$2,000 insurance and to belong to two fraternal societies, each of which paid \$100 at his death.

On the whole it is fairly evident that even when insurance was received it did not in any way constitute an adequate provision for the family deprived of its principal wage earner, while in one-third of the cases considered the families were left with no provision of the kind.

#### EFFECT ON INCOME OF DECEDENT'S LOSS AND OF COMPENSATION.

There were, of course, some families in the group much better able than others to meet the economic loss of the husband's or father's death. As nearly as can be determined there were seven families who would not have been likely to suffer had they received no compensation. It is worthy of note that four of these families owned property before the accident, that not one had more than four members, and that not one had been wholly dependent upon the decedent's earnings.

These cases are, however, exceptional. In the remaining 47, the loss, even when modified by compensation, was a serious matter, in some cases amounting to disaster. A rough measure of the extent of the loss may be found by comparing the family income before and after the accident. This is not a satisfactory measure, because after the accident the income sometimes consists of the earnings of children who have been taken from school to work or of mothers who must leave their children to go out and earn food for them, but at least it gives some idea of what the worker's death has meant financially to his family. Table 8 has been constructed showing, by size of family, the family income at the time of the accident and at the time of the agent's visit, omitting compensation. Then to show the degree to which a compensation system modifies the loss, a third part has been constructed showing the income at the time of the agent's visit, including the weekly compensation payments. It was not possible to carry the whole 54 families through these three tables. Five were omitted because the exact amount of their income could not be learned, and five others because, although compensation had been

awarded them, the award had been contested and they had as yet received nothing. In another case the family had been broken up and is, therefore, omitted. The family of the widow who remarried is left out because at the time of the agent's visit the decedent wage earner had been replaced and the economic loss made good. Finally the widower's family was omitted, because, as it contained neither a widow nor young children, it was on a different footing from the others considered.

TABLE 8.—NUMBER OF FAMILIES HAVING EACH CLASSIFIED WEEKLY INCOME BEFORE THE ACCIDENT, AFTER THE ACCIDENT WITHOUT COMPENSATION, AND AFTER THE ACCIDENT WITH COMPENSATION, BY SIZE OF FAMILIES.

Part 1.—Income before accident.

Persons in family.	No income.	Under \$5.	\$5 and under \$10.	\$10 and under \$12.	\$12 and under \$15.	\$15 and under \$20.	\$20 and under \$25.	\$25 or over.	Total families.
Two.....					2	1	3		6
Three.....			1	1	1	2	1	1	7
Four.....			2		1	5	3	3	14
Five.....				1		1		2	4
Six.....					2	1			3
Seven.....				1			1		2
Eight and over.....					1	2		2	5
Total.....			3	3	7	12	8	8	41

Part 2.—Income after accident, without compensation.

One.....	3		2		1				6
Two.....	3	3	2						8
Three.....	4	3	4	1	2				14
Four.....	1	2				1			4
Five.....		1	1						2
Six.....	1		1					1	3
Seven.....	1								1
Eight and over.....	1	1						1	3
Total.....	14	10	10		2	3		2	41

Part 3.—Income after accident, with compensation.

One.....			2	1	1	1	1		6
Two.....			4	2	2				8
Three.....			5	2	2	3	1 <sup>2</sup>		14
Four.....			2	1			1		4
Five.....			1	1					2
Six.....			1			1		1	3
Seven.....			1						1
Eight and over.....			1 <sup>2</sup>					1 <sup>1</sup>	2 <sup>3</sup>
Total.....			18	7	5	5	14	12	41

<sup>1</sup> Including one family whose award was commuted to a lump sum.

<sup>2</sup> Including two families whose award was commuted to a lump sum.

<sup>3</sup> Including three families whose award was commuted to a lump sum.

These figures are in themselves too striking to need much comment. Before the accident only three families had less than \$10 a week; after it, 34 families—82.9 per cent of the whole number—had less than that amount. Fourteen families—over one-third—had absolutely no cash income, and ten others had less than \$5 a week. In these cases the lack or the scantiness of a cash income was very little modi-

fied by other factors. Among the 14 with no income, one family owned a home, mortgaged, and another owned a small farm from which they got uncertain returns. The remaining 12 had nothing. Among the 10 families with incomes under \$5 a week, two owned their homes and one owned three acres of land, while 7 had nothing. The significance of these facts is increased when it is remembered that in all these cases the family had had some time to adjust itself, as far as it could, to its loss before the visit of inquiry was made. In two of the cases showing no income, from one to two months, and in three, from two to three months had elapsed between the death and the visit; in the remaining nine cases the interval varied from three months to over a year.

Neither was the situation greatly improved by insurance or death benefits. Of the 24 families who had either no income or under \$5 a week, 9 had nothing in the way of insurance, 7 received amounts ranging from \$25 upward but under \$150, 6 received as much as \$150 but under \$600, while 2 received, respectively, \$2,050 and \$2,200. It is evident that with the exception of the last two cases these amounts are too small to form any appreciable addition to the income if invested, or to provide for the family for any length of time if used for living expenses. Most of these 24 families, if forced to depend either on their own earning power or on such provision as the decedent had been able to make for them, must have suffered severely.

The extent to which the situation was helped by the compensation awarded is shown by the third part of the same table. This shows no families receiving less than \$5 a week, and only 18, as against 34 in the second part of the table, receiving less than \$10. The level of income is greatly reduced as a consequence of the accidents; 68.3 per cent of the families, for instance, had weekly incomes of \$15 or over before the accidents, while only 26.8 per cent had such incomes afterward, including the compensation payments. But the incomes are so much better than if there had been no compensation that the situation seems relatively happy.

This appeared to be the view of the beneficiaries themselves, even when an outsider might feel that the compensation was too small to be of much help. "My God, what would I do without it?" said a Polish widow when questioned as to her views on compensation. Her award was only \$5.75 a week, but as she had 4 children under 14 and earned but \$3 a week herself by taking in washings, her emphasis was pardonable. Others expressed the same sentiment less vehemently.

#### CONDITION OF FAMILIES WHOSE AWARDS WERE CONTESTED.

A statement of the condition of the 5 families in whose cases the awards were contested seems necessary as a supplement to this table. Details as to membership and income are as follows:

TABLE 9.—INCOME AND SIZE OF 5 FAMILIES WHOSE AWARDS WERE CONTESTED.

[The serial numbers in this table correspond with those in appendix Tables 1 and 2.]

Serial number.	Member-ship before death of head.	Weekly cash income before death of head.	Member-ship after death of head.	Weekly cash income after death of head.
36.....	3	\$37.08	2	\$19.08
15.....	5	16.50	4	.....
10.....	7	9.07	6	.....
8.....	7	33.69	6	26.09
7.....	7	9.50	7	.....

The first family consisted, after the accident, of a widow and a daughter of 19 who was at work both before and after the accident. The widow owned property and with the rent from this and the girl's earnings they lived very comfortably. In the second family a widow with 3 children, ranging from 1 to 7 years old, has a farm of 41 acres with a mortgage of \$900 on it. She is trying to carry on the farm, doing all the work herself—"Was shucking corn when interviewed." The third family consisted, after the accident, of a widow and five children, ranging from 6 months to 7 years old. In this case there was no property and the family, four months after the husband's death, were still living on their savings and on a collection of \$70 which had been raised by sympathetic neighbors. In the fourth family the children were older and the deficiency in income was partly made up by taking three, the oldest 17 at the time of the accident, from school and putting them to work. In the fifth case the deceased owned a 100-acre farm, mortgaged for \$2,500, on which the family live and from which they hope in time to get a comfortable income, a grown son having come home to manage it. Of these five families who had been awarded compensation but who had not received it, therefore, one was sufficiently well-to-do not to suffer distress through the failure to receive compensation, and one, owning a farm and having members of a suitable age to work it, would probably come to no harm. Of the other three, in one the widow was trying to carry on work almost certainly too heavy for her, in one the education of three children had been cut short, and in one the family was living on its savings with nothing in view when these should be exhausted.

**METHODS OF MAKING UP DEFICIT IN FAMILY INCOME.**

As the amount of compensation which might be awarded could not exceed half of the decedent's earnings, the family income, even with compensation, did not always meet the family needs. There are several ways in which such a situation might be met. Children might be taken out of school and put to work, the family might move into cheaper quarters, the widow might go to work, or friends or relatives or charitable organizations might be called upon for help. These methods were resorted to in varying degrees. Taking children

out of school to work was the method least frequently used. Only two cases were found in which this had been done. One of these was a contested case, in which the decedent's death left a family of six with only two wage earners, each earning \$5 a week. There were three children in school, aged 17, 15, and 13. The two eldest were at once put to work and earned together \$10 a week, precisely the amount that was awarded but not yet paid as compensation. The youngest, a boy, was kept in school until 15 and then put to work. In this family it had been the intention to give these children a good education. In the second case a widow left with six children and an aged mother-in-law to support took the eldest child, a boy of 14, from school and put him to work. She maintained that she did this because the boy was in poor health and could not stand the confinement of school life, but as she herself could earn only a dollar a week, as the compensation which was paid her in a lump sum was only \$1,500, as there was no insurance, and as the boy was at once put to work, it is at least probable that economic reasons had something to do with the change.

Moving into cheaper quarters was a more common means of meeting the situation. Eight families, not counting those to whom relatives gave a home, made this change, the saving thus effected varying from \$1 to \$9 a month. In a ninth case the family remained in the same house at a reduced rent, and in one of the contested cases the landlord had "let the rent go" since the accident.

The commonest method of meeting the emergency was for the widow to find some way of earning money, or if she was already earning, to increase her gains. The widow who remarried had been teaching music and earning \$10 a week before her husband's death. After the accident she continued to teach and also took in home work from a factory until she remarried, when her new husband declared he was able to earn the family living and would not consent to her working for pay. Of the other 52 widows 2 had kept lodgers before the accident but gave them up afterward. One took this course because her baby was ill, and she could not care for it and the lodgers also. As an offset to the extravagance of letting the lodgers go, however, she moved into cheaper quarters. The other widow did not really need the income from the lodgers and gave them up as a matter of convenience. Of the remaining 50 widows, 10 worked for money both before and after the fatality, and 11 who had not been gainfully employed before took up such employment after losing their husbands. In all, 22 worked after the accident. Of these, 7 kept roomers or boarders, 6 did some form of domestic work, 4 were employed in factories, 1 was a milliner, 1 ran a farm, 1 taught music, 1 went into chicken raising on a large scale, and 1 went out as a companion. One of those not working until after the accident was employed for

only six weeks, and another for only eight; in both these cases the women gave up their outside work because they were so urgently needed at home.

Of the 11 women who took up work for pay as a result of the husband's death, 5 worked away from home even though they had small children. In three cases the children were looked after by relatives during the mother's absence; one woman placed her two children, aged, respectively, 3 and 5, in a day nursery, paying 60 cents a week for their care; and the fifth paid a neighbor a dollar a week to look after her youngest child, aged 4, while the two older ones, aged 8 and 10, went to school and took care of themselves for the rest of the day. This was one of the two women who gave up outside work because they were so much needed at home. As far as could be judged, at the time of the investigation, no children were being neglected nor running wild because the mothers had been obliged to go out to work owing to the loss of the father.

Only one case was found in which the family had been obliged to seek charitable relief. In this instance a non-English-speaking widow was left with five children ranging from 1 to 14 years old. The full amount of compensation possible—\$5.77 a week—was awarded, but as this was insufficient, the town authorities paid her rent, her compatriots took up a collection for her, and neighbors gave help from time to time. In five other cases friends or the dead man's fellow workers took up collections for the family, the amount raised varying from \$70 to \$156. In one of these cases the award had been contested and the family had not at the time of the visit received any compensation, and in one the family had been left in extreme distress, but in the others the collection seemed to be given rather as an expression of friendly sympathy than because there was any acute need for it. In seven cases relatives were said to have "given home." It was practically impossible to decide in most cases whether this ought really to be classed as help, or whether it was merely a family arrangement, adopted for the convenience of all concerned. The widow usually either paid a fixed sum or contributed her services, and while she may have received more in return than she would have received from strangers, it was by no means certain that she did. There was no indication in any case that the arrangement was a burden to the relatives concerned.

#### EFFECT OF DECEDENT'S LOSS ON OWNERSHIP OF PROPERTY.

Another form of economic loss which might be expected to follow the death of the family's principal wage earner, is the loss of real estate not wholly paid for. Seventeen families owned their homes, either clear or mortgaged, and five of these owned other property also. Not a case was found of a mortgage being foreclosed. In

one instance the deceased had paid \$700 on a house worth \$3,500. Later he had borrowed \$155 on his interest in the house. The widow, feeling herself unable to keep on with the purchase, sold her equity for \$50, which involved a loss of about \$500. This was the only case in which there was a loss on property owing to the accident. In one case the family had reduced and in another case had cleared off a mortgage by means of the compensation money; in a third case the widow having the compensation to live on had used her husband's insurance to clear off a mortgage on her home; and in a fourth case a widow who on her husband's death had been obliged to put a mortgage of \$800 on the home, in order to satisfy the claims of her stepchildren, was paying off the mortgage with her award of \$2,315.

Summing up results then for the families of married decedents, it appears that in a large majority of cases the death of the principal wage earner left the family either without means of support or with very inadequate resources. The payment of compensation so far improved the situation that the evils, which in the investigations of accidents under employers' liability laws were found to follow with unfortunate frequency upon the death of a married wage earner, either did not appear at all or were present only in a slight degree. Only four children, none of them under 14, were taken out of school to work as a consequence of their fathers' death. Eleven widows who had not been gainfully employed before the accident became wage earners afterwards, five of them being employed away from home. There were no cases in which it could be learned that the children were neglected because the mother was obliged to work. One case was found in which partially purchased property had to be disposed of at a loss, but to offset that there were three cases in which a mortgage had been paid off or was being paid off with the compensation awarded.

#### FAMILIES OF SINGLE MEN.

Turning to the 12 single men with resident dependents who fell victims to industrial fatalities, it is at once apparent that their deaths affected their families far less seriously from an economic point of view than was the case with married men. Most of them were young men still living with their parents. Not one was the only son of his mother, a widow, nor was there one case in which a family was really dependent upon the decedent's earnings. In two cases mothers had gone out to work since the fatality. In one of these the decedent belonged to a family in which before his death there were four wage earners and two young children. After his death the family income, which had been a trifle over \$30, sank to \$21.50, and to meet part of the deficit the mother "worked out" two days every other week

In the second case the award was contested, and at the time of the visit, 17 months after the death, nothing had been paid. In this case the son had done little more than pay his board, and the mother's going to work was due not to his death but to that of her husband, which had occurred after the son's.

In general the compensation awarded the families of the single men was \$5 a week for six years. In one case the allowance was for only 175 weeks; in this case the decedent had no brothers or sisters, and his mother, having married a second time, was regarded as principally dependent for support on his stepfather. In two cases the award was higher. In both of these the decedent was living with a widowed mother; in both cases there were other children who helped to care for her but the deceased was looked upon as practically the head of the family, and the highest amount permissible was awarded.

#### CASES OF PERMANENT TOTAL DISABILITY.

From the economic standpoint the permanent and total incapacitation of a wage earner is a heavier loss than his death, since though his earning power is wholly gone the necessity for his support remains. Only three such cases were found in Connecticut. All were married men, and in each case it was difficult to see how, without compensation, the family could have escaped severe suffering. In the first case the victim, a worker in a munitions factory, dropped a box of cartridges and was totally blinded, as well as badly burned, by the resulting explosion. His only child, aged 11, was too young for wage earning and about the time of his accident his wife met with an injury which kept her in a hospital for weeks. The award was delayed, and before the compensation was received, nine months after the accident, the family had used up all their savings and relatives had been called on to aid. In this case the award, \$10 a week for 10 years, less hospital expenses of \$560, had been commuted and at the time of the agent's visit the man was planning to use part of the lump sum thus received in starting a small cigar store, by which he hoped to make a living in spite of his blindness.

In the second case the worker, a bridgeman, fell from a trestle and received injuries resulting in paralysis. In this case there were adult children, self-supporting, but not in a position to take care of the parents. As the man is helpless, his wife is taking boarders to add to the amount awarded—\$9.10 a week for a little over six years. In the third case an iron bar used to fasten window shutters at night fell and in falling struck the victim on the head. He went about his work for some weeks, until it became evident that as a result of the blow his mind was failing. Both he and his wife were over 60; they had no children and no relatives able to help. The award of \$5 a week during incapacity keeps them at least from utter destitution.

CASES IN WHICH THERE WAS NO FAMILY GROUP.

None of the four decedents listed as having no family group was living with his own family, so the cases could not be tabulated as were those in the preceding groups, but each was giving more or less help to relatives who had valid claims for aid. A man sent money irregularly to an aged father, a woman in domestic service sent money from time to time to a married sister, the elder of two orphans was keeping his younger brother in school, and a man of 30 who "had always been rather irresponsible," steadied by the death of his father, was paying off the medical and funeral bills then incurred and preparing to make a home for his mother. In the last case the mother was awarded full compensation—half the decedent's weekly wages for 312 weeks—but in the others lesser awards, varying according to the degree of help actually given, were assigned.

CASES WITH NONRESIDENT DEPENDENTS.

In these cases it was impossible to learn the family circumstances. Table 10 shows for each case what compensation was awarded and who benefited by it:

TABLE 10.—DEPENDENTS AND AWARDS IN CASES OF DECEDENTS WITH NONRESIDENT DEPENDENTS.

Relationship and number of dependents.	Award.			Relationship and number of dependents.	Award.		
	Per week.	Number of weeks.	Total amount.		Per week.	Number of weeks.	Total amount.
<b>ALIENS.</b>				<b>ALIENS—concluded.</b>			
Widow and 4 minor children.....	\$2.61	<sup>1</sup> 312	\$740.98	Father and mother.....	\$2.50	312	\$780.00
Widow and daughter (12 years).....	2.50	312	780.00	Do.....	1.25	312	390.00
Widow.....	2.96	312	923.52	Mother.....	2.78	312	773.86
Do.....	2.50	312	780.00	<b>NONALIENS.</b>			
Do.....	2.50	312	780.00	Widow.....	9.93	312	3,098.16
Do.....	3.56	312	1,109.82	Do.....	10.00	312	3,120.00
Relationship not reported, 2 dependents.....	2.50	278	<sup>2</sup> 627.30	Do.....	7.41	312	2,311.92
Son (15) totally dependent and father and mother partially dependent.....	3.10	312	967.20	Widow, daughter (8 years), and son (4 years).....	10.00	312	3,120.00
Mother.....	2.50	312	780.00	Widow.....			500.00
Do.....	2.50	312	780.00	Widow and daughter (21 months).....	8.68	312	2,708.16
Father and mother.....	2.50	312	780.00	Widow and daughter (4 months).....	5.00	312	1,535.00
				Mother.....	5.00	312	1,560.00

<sup>1</sup> Payments for the last 282 weeks commuted at 4 per cent.  
<sup>2</sup> Discounted and paid in lump sum.

Alien dependents resident outside the United States or its possessions (except those residing in Canada) are entitled to only half as much as those living in this country, which accounts for the smallness of some of the above awards. Small as they are, however, it is entirely possible that, taking into consideration the standard of living and the greater purchasing power of money abroad, these awards meant as much to the recipients as the larger ones granted in non-

alien cases. It does not require much imagination to realize what \$740 may have meant to the widow with four minor children, or \$2.50 a week for six years to the old father and mother abroad. Moreover, in addition to the amounts shown in the table, \$100 was awarded in every case for funeral expenses, so that the survivors were spared the thought of a pauper funeral and the potter's field.

#### CASES DISMISSED, WITHDRAWN, OR SETTLED BY AGREEMENT.

There were 16 cases which either fell outside the scope of the law—such for instance, as the death of a worker engaged in interstate commerce—or were of such a doubtful nature that the claimants withdrew their case or accepted a compromise. The main grounds for dismissing a claim were that the death was not due to an industrial accident or that the claimant was not in any sense dependent on the deceased. In the three cases dismissed on this second ground the claimants were respectively a married daughter living at a distance to whom her father occasionally sent a few dollars, a mother in Europe who could not show that the deceased had ever sent her anything, and a man who had taken the decedent, a boy of 15, into his family without legal adoption. It was also on this second ground that one of the cases was settled by agreement, while another was withdrawn.

In eight cases claims were dismissed or withdrawn or settled by agreement because of medical testimony that death was due to disease, rather than to industrial accident. In two of these cases, although the immediate cause of death was disease, it was admitted that an injury received while at work had had much to do either with causing the disease or rousing it from a dormant condition, under which circumstances compensation would have been granted in some States. In one case the claim was made that the decedent died from pneumonia due to exposure while at work, but this was not proved and the case was accordingly dismissed.

The remaining three cases had no common ground of treatment. In one the decedent was employed in interstate commerce and consequently was excepted from the action of the Connecticut compensation law. In another the fatality occurred outside of the State, so that it was dubious whether the law could be held to apply, and there was a question as to whether the decedent, who was selling goods on an agreement giving him part of the profits of each sale, could be regarded as in the employ of the company furnishing the goods. In another, although the deceased met death on the way to his work, it was while taking a short cut across a high trestle at some distance from his place of employment. Had the accident happened within the employer's grounds it was admitted that the claim would have been valid, but it was held that an employer's responsibility did not extend over the whole distance from an employee's home to his place of work.

## CONTESTED CASES.

The effect of the compensation law in ameliorating the situation in which a wage earner's death or permanent disablement leaves his family has been considered in some detail. Before summarizing the results of this discussion, the contested cases, to which allusion has frequently been made in the preceding pages, require some attention.

According to the terms of the law, if either side is dissatisfied with a commissioner's award, an appeal may be made to the courts for a decision as to the reasonableness and legality of the commissioner's findings. If the aggrieved party is dissatisfied with the first decision secured, the case may be carried up in the usual way until it reaches the supreme court, whose decision is final.

In 9 of the 95 cases in which an award had been rendered an appeal had been taken. In one of these the insuring company was entirely willing to admit liability but thought that the award was too high in view of the fact that the decedent was a single man, none of whose relatives was really dependent on him. They were therefore contesting the amount of the award, but meanwhile were making the weekly payments ordered. In the other eight cases no payments were made pending the final decision.

The grounds on which these other cases were appealed varied from a denial that the death was connected with the decedent's employment to a denial that the claimants were in any sense dependent upon the deceased. Three cases involved rather interesting points of law. In the first the decedent, a collector for an industrial insurance company, had his nose frozen while making his rounds in bitter weather, and erysipelas set in, from which he died. The employing company claimed that as he was working on a commission it was a matter for his own choice whether or not he should go out in bad weather, and if he chose to go they could not fairly be held responsible for his action. The widow, however, claimed that the decedent had no choice as to going out, since if he did not cover his route at the regular time he would lose his position. The issue thus joined is now before the supreme court.<sup>1</sup>

In two other cases the victims had been employed in different capacities by the same towboat company and the boat on which they worked foundered. When it became evident that it was about to go down these two jumped overboard and tried to swim to safety. Both were drowned, while the remainder of the crew clung to the wreck and were taken off by a passing vessel. The insurance company contested the award on several grounds, the most important being that the accident had occurred beyond the limits of Connecticut (in Raritan Bay, near Perth Amboy, N. J.), and that therefore it was outside the

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<sup>1</sup> Since this investigation was closed the supreme court has rendered a decision in this case in the widow's favor, sustaining the award of the commissioner.

scope of the Connecticut law. Another ground was that in jumping off the decedents had not acted as reasonable beings, that they had given way to panic, and that their deaths were due not to an industrial accident but to their own hasty and illjudged action. This amounts to a charge of contributory negligence, which was a perfectly valid defense under the old systems but for which no provision is made in compensation laws. On both grounds the supreme court has, since this investigation was undertaken, decided against the defendants and sustained the award rendered by the commissioners.

#### DETAILS CONCERNING WORKING OF THE COMPENSATION LAW.

The foregoing discussion of the cases studied has shown the heavy economic loss suffered by the family of a wage earner who is killed or permanently disabled and the extent to which this is modified by the payment of compensation, but there are some features of the working of a compensation law which do not appear in a consideration of individual cases. It was urged against liability systems that they were slow, expensive, and uncertain in operation and that as a consequence in the majority of cases the cost of an industrial accident was borne by the sufferer himself, his family, the charitably inclined, or the community, instead of by the industry in which it occurred. How far has the Connecticut compensation law proved itself free from these objections?

#### DELAY.

Taking up first the question of time, Table 11 shows the interval between death and award in the 92 fatal cases which had been settled.

TABLE 11.—INTERVAL BETWEEN DEATH AND AWARDING OF COMPENSATION.

Dependents.	Under 2 weeks.	2 weeks and under 1 month.	1 month and under 2 months.	2 months and under 3 months.	3 months and under 6 months.	6 months and under 12 months.	Over 12 months.	Not reported.	Total cases.
Residents .....	7	16	26	8	8	5	.....	.....	70
Nonresidents .....	.....	3	2	1	6	8	.....	1	22
Total .....	7	19	28	9	14	13	1	1	<sup>1</sup> 92

<sup>1</sup> Not including 10 cases in which award had not been rendered at time of visit.

In the three cases of permanent total disability the interval in one case fell into the group "3 months and under 6" and in two into that of "6 months and under 12". These might fairly be considered with the fatalities, making a total of 73 cases with resident dependents in which an award had been rendered. Of these not far from one-third (31.5 per cent) were settled within less than a month after the accident occurred, over two-thirds (67.1 per cent) were settled within

two months, and only 21.9 per cent remained unsettled at the end of three months. Concerning this last group it must be observed that it includes the cases of permanent incapacitation, in which some time might often be required to determine the nature and extent of the injury. In one of these cases, for instance, the victim remained at his work for nearly two months before it became apparent that as a result of the accident, his mind was failing. Again this group includes six of the nine contested cases; that is to say, it includes a considerable proportion of the doubtful cases, in which numerous hearings and long consideration might well be necessary.

The table deals only with the interval between death and award, but a further element of delay may enter when a case is contested. In one of the nine contested cases no delay was caused as the employer began the weekly payments at once, contesting only the duration of the award. Two of the remaining cases were settled after a delay of eight and one-half months. In the six other cases the delay at the time the information was secured was as follows: In 2 cases, 1 month and under 2 months, in 3 cases, 3 months and under 6 months, and in 1 case 6 months and under 12 months.

If the added delay due to the appeals be taken into account, then the distribution of cases with resident dependents according to the waiting period is as follows:

Waiting period.	Cases.
Under 2 weeks.....	7
2 weeks and under one month .....	15
1 month and under 2 months.....	24
2 months and under 3.....	7
3 months and under 6.....	11
6 months and under 12.....	4
12 months and over .....	5

Even with this added period of delay very nearly three-fourths of the 73 cases (72.6 per cent) were settled within three months of the accident. Nevertheless, the delay caused by appeals is real and serious. It is entirely possible that it might be as protracted as the delay caused by legal proceedings under a liability law. It is to be remembered, though, that such delays will become less usual as a body of precedent is built up. When a compensation law first goes into effect there are commonly a number of doubtful points over which contests may easily arise. As one after another of these is passed upon by the courts, the field of possible disagreement grows smaller, both sides know better what are their rights and limitations, and delays due to legal proceedings will naturally grow progressively less frequent.

It is at once evident that when a decedent leaves nonresident dependents a much longer time is required for settling the case than when resident dependents are involved. The delay, of course, is due

to the necessity of transacting the affair by mail. Even with this drawback, over one-fourth of the cases (27.3 per cent) were settled within three months of the accident, and over one-half within six months.

The pending cases also have a bearing upon the question of delay. There were 10 such cases. It is impossible to say how much delay there will be in these cases, but at the end of the year covered the periods which had passed since the deaths were as follows:

	Cases.
Under 1 month.....	2
1 month and under 2 months.....	4
2 months and under 3.....	2
3 months and under 6.....	1
6 months and over.....	1

The two cases in which there had been a delay of over three months involved foreign dependents. The delay is regrettable, but it is difficult to see how it is to be avoided. Under a liability law such dependents are not entitled to any damages, so that the delay, while a hardship, is at least a lesser one than that they suffered before the compensation law was enacted.

In cases of resident dependents the frequency and extent of delay depend to a considerable degree upon the attitude of the commissioner who administers the law. The commissioner in one district, for instance, explained the time required for making an award by the difficulty of getting the two parties together for the hearings; a date which suited one would not suit the other; after a date was set one or the other would want a postponement, and the delays seemed interminable. Another commissioner had little or no trouble from this cause. "I set a day and send word to both parties that at such a date I shall hold a hearing and if they have anything to say they must be there at that time. They are usually there." The proportion of cases with resident dependents which required two months or more for settlement was for the five districts, respectively, 33.4 per cent, 25 per cent, 20 per cent, 33.3 per cent, and 41.7 per cent. Not all of this difference, of course, is due to the commissioner. It is more difficult to get claimants, defendants and witnesses together in a thinly settled district than in a city, and some cases are far more intricate and puzzling than others; but the commissioner's attitude is certainly one element in the problem.

To sum up the situation, then, it appears that in cases of foreign dependents a considerable delay in reaching an award may take place under the Connecticut compensation law, but that the great majority of cases with resident dependents are settled within less than three months after the death occurs. For the 70 fatalities studied in which awards were made to resident dependents the average time required to reach a decision was exactly two months; for the three cases of permanent total disability it was eight months and three

days. Unfortunately no corresponding data for conditions under the liability law in Connecticut are available, but the following quotation shows what delays were common elsewhere; there is no reason to suppose that the law worked more rapidly in Connecticut than in New York and Illinois.

In Ohio it requires two years, on the average, to reach final judgment in a fatal accident case. In Cook County, Ill., of 42 suits begun in 1908 only 2 had been decided by October, 1910. In 30 nonfatal cases in the same county the average length of time required to reach a settlement by "due process of law" was more than 2½ years, while 15 out of 45 cases were still pending in court after periods ranging from 4 to 84 months and averaging nearly four years. In New York State the "waiting period" in employers' liability cases lasts from six months to six years, with a marked tendency toward the higher figure in populous centers where work accidents are most numerous and court calendars most crowded. Of 47 court cases examined in Illinois, 11 were still pending after intervals ranging from three to seven years.<sup>1</sup>

#### EXPENSE.

The contrast between a compensation and a liability law in this respect is marked. Under the liability system if an employer did not voluntarily pay damages the dependents of the injured workman had the choice of accepting the situation or of engaging a lawyer and beginning legal proceedings. If they elected the latter course the lawyer's fee was usually contingent, and the amount the dependents received in the event of success was certain to be greatly diminished by the cost of securing it. In 51 cases studied in New York it was found that the proportion of the amount awarded which went to the lawyer as his fee was as follows:<sup>2</sup> Less than 25 per cent in 14 cases; 25 to 34.9 per cent in 16 cases; 35 to 49.9 per cent in 7 cases; and 50 per cent or over in 14 cases.

Under the compensation law the claimant is not expected to have any expenses beyond what may be involved in going to the place appointed for the hearing. In the 70 fatal cases with resident dependents studied in Connecticut in which an award had been rendered, only one instance was found in which the family had a lawyer. In this case the award was \$1,560 and the lawyer's fee \$50—3.2 per cent of the award. The three cases of permanent total incapacity were settled without lawyers and so were the 22 cases with nonresident dependents. Among the 16 cases dismissed, withdrawn, or settled by agreement were 5 in which the claimants had employed, or at least consulted, a lawyer. In three of these cases the lawyer's services seem to have been confined to recommendations to drop the case or to accept any compromise the employer might offer. In two of these cases there is no mention of any fee, and in the third,

<sup>1</sup> Downey, *History of Work Accident Indemnity in Iowa*, p. 79.

<sup>2</sup> *First Report of the New York Commission on Employers' Liability*, 1910, p. 99.

though one was paid, it could not have been oppressively heavy, since it is noted that the widow "employed two doctors and a lawyer and now has to pay them \$35." In one of the other cases the claim was settled for \$250, of which the lawyer took \$40—16 per cent. In the remaining instance the widow, who spoke no English, put her case in the hands of a lawyer of her own race. The death of the deceased had no connection whatever with his employment, but as a matter of good feeling the employer paid funeral expenses and \$155. Of this amount the lawyer retained \$50 for his services.

In several of the contested cases lawyers had been employed to defend the claimants' interests, but no information was obtained as to their prospective fees.

On the whole, it may be said, therefore, that the Connecticut law is intended to work without expense to the claimant, that in the majority of cases it does so work, and that as the law becomes better known and as its doubtful points receive legal interpretation, the instances in which the claimant is put to any expense will become fewer and fewer.

#### UNCERTAINTY.

In this respect, also, the compensation law differs widely from the liability systems. The charge of uncertainty was preferred against the latter almost more frequently and more vehemently than any other. Whether or not any damages could be obtained was as uncertain as what, if any were obtained, they might be. Of 49 industrial fatalities investigated in New York the dependents got nothing in 10 cases, \$500 or less in 25 cases (in 10 of these the amount was \$100 or less), from \$501 to \$2,000 in 12, and over \$2,000 in 2.<sup>1</sup> In another group of 103 fatalities the dependents received nothing in 38 cases and over \$2,000 in eight cases.<sup>2</sup> In Minnesota, of six men permanently and totally disabled one received \$150, one \$175, one \$4,500, and three got nothing.<sup>3</sup> Under a compensation law this element of uncertainty is reduced to a minimum. When a fatality is clearly an industrial accident an award follows as a matter of course, and the amount of the award can vary only within clearly defined limits. In Connecticut the commissioners seem to have adopted the policy of fixing the award at the maximum amount permissible when the deceased left a widow or dependent children, or, if he were single, when he was the main support of a widowed mother. If, being single, he had no special responsibilities, but was merely taking his part in the family group, the award was generally fixed at the minimum.

There are, however, several features of the law as at present administered from which uncertainty may arise. One of these is the

<sup>1</sup> First report of the New York Commission on Employers' Liability, 1910, p. 22.

<sup>2</sup> *Idem.*, p. 20.

<sup>3</sup> Twelfth Biennial Report of the Minnesota Bureau of Labor, 1909-10, p. 156.

treatment of cases in which death does not result directly from an industrial accident, but is due to disease caused or accelerated by some accident or exposure connected with the decedent's work. These cases are always debatable, and in Connecticut as yet no uniform rule of treatment seems to have been adopted. Four such cases were found.

A second ground of uncertainty is found in the fact that decisions rendered by a commissioner may be carried into court for review, and the commissioner's ruling upset. No case was found in which the courts had overruled an award, but seven contested cases were still unsettled. Like the first cause, this will tend to diminish as the courts make their position plain and precedents are established in the doubtful cases.

A third cause of uncertainty is due to the fact that after an award is rendered it may prove impossible to collect it. Legally all employers are bound either to insure their risks or to satisfy the commissioners of their ability to pay any award which may be rendered against them. It is hardly practicable, however, for the commissioners to visit every employer in the State and make sure that he complies with this provision. A certain, or rather, an uncertain, number of employers take advantage of this fact to avoid the expense of insurance. If no accident happens, they are not detected; if one does, they are unable to pay the award, and the victim's family suffers. Only one case of this kind was met with in this investigation. In this case a painter was killed by a fall due to a scaffold's breaking. His employer admitted the industrial character of the fatality, but claimed inability to pay anything. At the time of the agent's visit, about seven weeks after the award had been rendered, the commissioner was still trying, with very little prospect of success, to get some portion of the award of \$2,574 from the employer. This was a case of decided hardship, as the deceased left a widow and three children, the oldest only 7.

On the whole, then, in the matter of certainty the working of the Connecticut law is susceptible of improvement. This improvement will almost certainly be made as precedents are established and determinations made on doubtful points. But in spite of some unsettled questions, the situation is immensely better than it is under the employers' liability laws. The uncertainty which there prevails as to the outcome of every case is here restricted to certain borderland cases, and these are steadily becoming smaller in number.

#### INCIDENCE OF LOSS DUE TO INDUSTRIAL FATALITIES.

A fourth complaint brought against the working of the employers' liability systems was that in the majority of cases the dependents of the victim of an industrial fatality received nothing, or next to nothing.

ing. Their chief economic asset was swept away and they received no compensation, no substitute, for the lost earning power. Consequently distress and economic disaster were common.<sup>1</sup> Widows were forced to work outside their homes to the neglect of their children, charitable societies were called upon for aid, homes were broken up, children were put to work or ran wild; in fact the disastrous results on the family of the wage earner were obvious and generally admitted.

Under the compensation law, as shown by the study of the families of wage earners killed or permanently disabled, the burden is divided between the industry and the dependents. The compensation paid does not make up for the loss of the decedent's earnings, but it makes sure that the family will not be left utterly destitute. In the families of small membership the compensation was often enough to meet their needs; in large families, where the decedent was not so often the sole wage earner, it might make the difference between a sufficient or a wholly insufficient income. The Connecticut compensation law does not provide as liberal payments as the laws of some other States, but the data given in the preceding pages show that the worst results of industrial fatalities are averted. In general, mothers are not obliged, in consequence of their husbands' deaths, to go out to work, leaving their children uncared for; homes are not broken up; charitable associations are not called upon to aid; it is a marked exception for children to be taken out of school to work; and while in a number of cases relatives helped the bereaved family, it could not be learned that in doing so they assumed any undue burden.

### THE INVESTIGATION IN OHIO.

Ohio was chosen partly because, as a large industrial State, it would afford a wide field for observing the working of a compensation law, and partly because its law providing for a compulsory insurance system with a State insurance fund administered by a central body presents some features of decided interest. Industrially the year covered was not abnormal. The State had, of course, shared in the depression which followed the outbreak of the European war, but the character and variety of its industries had prevented the degree of stagnation felt in some localities. The number of industrial fatalities occurring during the year was considered normal.

#### TERMS OF THE OHIO COMPENSATION LAW.

In 1911 Ohio passed an elective workmen's compensation law which in 1913 was amended and made compulsory. The amended law provides for a State insurance fund in which all employers subject to the act must insure unless permission is granted by the commission

<sup>1</sup> First report of the New York Commission on Employers' Liability, 1910, p. 27; Report of the Illinois Employers' Liability Commission, 1910, p. 201; Eastman, *Work Accidents and the Law*, 1910, pp. 135-142.

to carry their own risk. The State itself and all its political subdivisions are required to insure their employees in this fund. An exception is made in the case of policemen and firemen in communities maintaining policemen's and firemen's pension funds. Private employers, whether individuals, firms, or corporations, must either insure their risks in the State fund or carry their own insurance. In the latter case they must satisfy the industrial commission of their ability to provide medical care and compensation for injured employees during disability, and in case of death to make a provision for the victim's dependents at least equal to that paid from the State fund when the employer has insured with it and in addition must contribute their proportionate share to the State insurance fund surplus. Employers carrying their own insurance may pay compensation directly to the injured employee or his dependents, but the terms of the compensation agreement must be approved by the industrial commission.

Under the terms of the law if an injury received by an employee in the course of his regular employment results in death his dependents may receive as compensation two-thirds of his average wages, to be paid weekly for a period of six years from the date of the injury, or for such a part of this period as the commission may decide. The weekly payments, however, may not be less than \$5 or more than \$12. Funeral expenses, not to exceed \$150, and reasonable hospital and medical expenses, not to exceed \$200, shall be allowed. Wives and children under 16 are regarded as total dependents, and so are children over 16 if they are physically or mentally disqualified for self-support. In the case of parents, brothers and sisters, and other relatives, whether or not they are dependents is a question to be settled according to the facts in each case. The amount of the award is not determined by the number of dependents; the full two-thirds of the deceased's average wages may be paid to a widow with no children, and no more can be paid to one with six or eight. The award may, however, be divided among the various dependents as the commission sees fit, and cases will be observed in the following tables in which a specific portion of the award is assigned to a decedent's children by his first wife and the rest to his widow and the children of the second marriage. No distinction is made between resident and nonresident or alien dependents in regard to the amount of the award to which they are entitled. In cases of permanent total disability the injured employee is entitled to two-thirds of his average wages for life, but the weekly payments are not to exceed \$12 nor fall below \$5. In case the sufferer's wages had been less than \$5 he is to receive his full weekly wage.

The administration of the law rests with an industrial commission of three members, who are continuously in session at their headquar-

ters in Columbus. In all cases of industrial accident, a notice must be sent to the commission stating the time, place, nature of the injury, and the employer's name. A supplemental application must be made within a specified time thereafter, claiming an award and presenting proof that the case falls within the commission's jurisdiction, and that the applicant under the terms of the law is entitled to an award. Ordinarily in cases of death there are only two points to be established: First, the connection between the accident and the employment, and second, the dependency of the claimant. In the case of a widow, not separated from her husband, or a minor child, establishing the relationship is all the proof that is needed; the law considers these classes as dependent; but if the claim is advanced by other relatives, the fact and degree of dependency must be proved.

As soon as possible after the second application has been received the claim is given a hearing. Applicants may appear before the commission either in person or by agent or attorney, or may make no appearance at all, leaving their claim to stand or fall according to the proofs they have presented. In case of an unsatisfactory or contested claim the commission may take testimony, require medical or other examinations, or make any investigations they think necessary. The policy is to settle cases as quickly as possible, and continuances of a hearing are unusual. Cases will be found in the following pages of awards rendered within one, two, or three days after a death. The decision of the commission is final and not subject to review, except that if a claim is denied on the ground that the injury was self-inflicted, or did not occur in the course of employment, or upon any other ground going to the basis of the claimant's right, the claimant may appeal to the civil courts on the question of right. If the court or the jury determine in favor of the claimant, they fix his compensation within the limits of the act, and this award is then paid in precisely the same manner as if it had been fixed by the commission in the first place.

Another feature of the law, of importance in its bearing upon some of the cases to be discussed hereafter, relates to what are briefly known as Section 27 cases. The law requires every employer either to insure in the State fund or to make some other provision satisfactory to the commission. An uncertain number of employers who are carrying on business in a small way—a large employer would be too easily discovered to attempt such an evasion—prefer to do neither and take their chance of being found out. If in such a case an employee is killed his dependents may either bring suit for damages or appeal to the commission, which will fix compensation on the same terms as if the deceased had been insured in the State fund, and may require the employer to pay this amount at once. If the employer is unable or unwilling to do this the commission may bring

suit against him and, if he continues obdurate, may finally force him into bankruptcy. This presumably has a good effect upon other employers, but virtually leaves the victim's dependents as badly off as if a compensation law had never been passed.

#### DATA CONCERNING VICTIMS AND ACCIDENTS.

The period covered was the same as in Connecticut, from September 1, 1914, to September 1, 1915. The total number of cases dealt with was 451. Of these, 52 cases had been dismissed or disallowed as not coming within the scope of the law; either the death was not an industrial fatality, or the decedent fell within one of the groups excluded from compensation, such as city employees for whom a pension fund existed, employees engaged in interstate commerce, or those working for an employer who had fewer than five employees. Of the 399 cases which came under the terms of the law 387 were fatalities and 12 were cases of permanent total incapacity. In 391 cases an award had been made, while in 8 cases a final decision had not yet been reached; in these the death was adjudged an industrial fatality, and the funeral expenses were awarded, but the alleged dependents had not furnished satisfactory proof of dependency and further hearings were needed.

Appendix Table 3 shows for each decedent and permanently disabled worker the age, marital condition, wages, occupation, and data relative to the accident.

#### AGE OF VICTIMS.

Table 12 gives the age grouping of the 391 decedents and permanently disabled for whom age was reported:

TABLE 12.—NUMBER AND PER CENT OF DECEDENTS AND OF PERMANENTLY DISABLED IN SPECIFIED AGE GROUPS.

Age group.	Number.	Per cent.
DECEDENTS.		
Under 18 years.....	6	1.6
18 to 19 years.....	9	2.4
20 to 29 years.....	87	22.9
30 to 39 years.....	96	25.3
40 to 49 years.....	87	22.9
50 to 59 years.....	55	14.5
60 years and over.....	40	10.5
Total.....	380	100.0
PERMANENTLY DISABLED.		
18 to 19 years.....	2	18.2
20 to 29 years.....	4	36.4
40 to 49 years.....	3	27.3
50 to 59 years.....	1	9.1
60 years and over.....	1	9.1
Total.....	11	100.0

The average age of the 380 decedents whose ages were ascertained was 39.7 years, while of the 11 permanently disabled it was 34.5 years.

The younger workers are decidedly in evidence among the decedents. The proportion under 20 is small, but over one-fourth are under 30 and 52.1 per cent are under 40. Rather a large proportion (10.5 per cent) are 60 or over. Among those who are permanently disabled the proportion of young workers is still larger, over one-half being under 30. As these unfortunates are totally disabled for life, the gravity of the situation is evidently increased by this large proportion of young men. None of the permanently disabled were under 18, but of those who were killed one was 14, three were 15, and two 16. One boy of 15, employed in a picture-frame factory, tried to board a moving elevator, and another of 16, a printer's apprentice, was caught between an elevator and its door. In each of these cases it is possible that youthful recklessness may have brought about the accident, but in the other cases there is no such indication. The two aged 15 were killed in collisions, the boy of 14, a chore boy on a farm, was thrown from a wagon when the team ran away, and a miner of 16 was crushed by a fall of slate. Among the 40 who were 60 or over was 1 aged 81, 3 who were 70, and 10 others who were over 65.

MARITAL CONDITION.

The marital condition of the 397 victims for whom report on this subject was received was as follows:

TABLE 13.—MARITAL CONDITION OF DECEDENTS AND OF PERMANENTLY DISABLED.

Marital condition.	Number.	Per cent.
DECEDENTS.		
Married.....	281	72.8
Widowed.....	12	3.1
Single.....	83	21.5
Divorced or separated.....	10	2.6
Total.....	386	100.0
PERMANENTLY DISABLED.		
Married.....	6	54.5
Single.....	5	45.5
Total.....	11	100.0

According to the census of 1910, the distribution by marital condition of the male population of Ohio aged 15 and over was as follows:<sup>1</sup> Married, 58.2 per cent; widowed, 4.8 per cent; single, 36.1 per cent; and divorced, 0.6 per cent.

The disparity between the proportion of married men in the general population and among the victims of industrial fatalities is very striking, especially in view of the established theory that a married man of a given age has a greater life expectancy than a single man of the same age group. As suggested before, it is possible that the dis-

<sup>1</sup> Thirteenth Census of the U. S., Vol. I, Population, p. 564.

crepancy is partly due to the fact that the classes in which late marriage is customary are not covered by the compensation law. Also since a married man invariably leaves at least one dependent while a single man may have none at all, failure to put in a claim for compensation and to prove that a given death was an industrial fatality would be more likely to occur in the case of a single than of a married man. It is impossible to say whether or to what extent such omissions occur, but it is at least conceivable that they account for some part of the preponderance of married men among the decedents.

#### WAGES.

The wage grouping of the 392 cases for whom wages were reported is shown in Table 14:

TABLE 14.—NUMBER AND PER CENT OF DECEDENTS AND OF PERMANENTLY DISABLED IN SPECIFIED WAGE GROUPS.

Weekly wages or earnings.	Number.	Per cent.
DECEDENTS.		
Under \$7.....	2	6.5
\$7 and under \$10.....	21	5.5
\$10 and under \$12.....	53	13.9
\$12 and under \$15.....	104	27.4
\$15 and under \$20.....	125	32.9
\$20 and over.....	75	19.7
Total.....	380	100.0
PERMANENTLY DISABLED.		
\$7 and under \$10.....	2	16.7
\$10 and under \$12.....	1	8.3
\$12 and under \$15.....	1	8.3
\$15 and under \$20.....	6	50.0
\$20 and over.....	2	16.7
Total.....	12	100.0

The great majority of the decedents (74.2 per cent) were making from \$10 to \$20 a week, but over one-half were making \$15 or more, and very nearly one-fifth were making \$20 or over. Among those permanently disabled, two-thirds were making \$15 or more a week. As in Connecticut, there does not seem to be much connection between the wages received and either the age of the worker or the danger incurred. The two who made less than \$7 a week were, it is true, very young, one being 14 and the other 15. But the 21 who made between \$7 and \$10 a week included only 3 who were under 20, and only 1 who was 60. Six of the 21 worked in coal mines, 2 in machine shops, 2 in steel works or rolling mills, and 1 in a quarry, in all of which places the occupational risk is high.

The group earning \$20 or over is relatively far more numerous here than among the Connecticut decedents. Most of these earned from \$20 to \$25, and only 8 made \$30 or over per week. Two in this group held supervisory positions earning respectively \$37 and \$58 a week.

INDUSTRY AND OCCUPATION.

The grouping by industry and occupation of the 399 cases studied is shown in the following statement:

CLASSIFICATION OF DECEDENT AND PERMANENTLY INJURED WORKERS, BY INDUSTRY AND OCCUPATION.

<i>Agriculture.</i>	<i>Manufacturing—Continued.</i>
Agricultural laborers..... 2	Iron and steel:
<i>Fishing.</i>	Laborers..... 18
Fishermen..... 2	Carpenters..... 4
<i>Lumbering.</i>	Foremen..... 3
Laborers..... 1	Engineers..... 2
<i>Mining.</i>	Grinders..... 2
Coal:	Molders..... 2
Miners..... 36	Pipe fitters..... 2
Motormen..... 2	Bricklayers..... 1
Drivers..... 1	Cranemen's helpers..... 1
Foremen..... 1	Cleaners, buggy track..... 1
Laborers..... 1	Cranemen..... 1
Loaders..... 1	Conductors, yard..... 1
Teamsters..... 1	Coke pullers..... 1
Trip riders..... 1	Door boys..... 1
Total..... 44	Electricians..... 1
<i>Quarrying.</i>	Inspectors..... 1
Stone or slate:	Iron workers..... 1
Laborers..... 7	Janitors..... 1
Miners..... 2	Machine operators..... 1
Blasters' helpers..... 1	Machinists..... 1
Pulverizer tenders..... 1	Mill workers..... 1
Track foremen..... 1	Pig machine men..... 1
Occupation not reported..... 1	Pump tenders..... 1
Total..... 13	Polishers..... 1
Clay digging:	Picklers..... 1
Clay diggers..... 1	Rollers..... 1
Overseers..... 1	Slate pickers..... 1
Total..... 2	Steel pourers..... 1
Sand or gravel:	Switchmen..... 1
Cranemen..... 1	Tappers..... 1
Engineers..... 1	Tap grinders..... 1
Laborers..... 1	Watchmen..... 1
Occupation not reported..... 2	Yardmen..... 1
Total..... 5	Occupation not reported..... 3
<i>Manufacturing.</i>	Total..... 62
Stone and earth products:	Machinery, instruments, and metal
Laborers..... 10	products:
Foremen..... 1	Laborers..... 8
Machinists..... 1	Night watchmen..... 4
Potters..... 1	Electricians..... 2
Occupation not reported..... 1	Pipe fitters..... 2
Total..... 14	Buffers..... 1
	Bolt cutters..... 1
	Carpenters..... 1
	Machine hands..... 1

<i>Manufacturing—Concluded.</i>		<i>Construction—Concluded.</i>	
Machinery, etc.—concluded.		Bridge building:	
Millwrights.....	1	Carpenters.....	4
Machine operators.....	1	Bridge workers.....	1
Metal workers.....	1	Laborers.....	1
Polishers.....	1	Total.....	6
Pattern makers.....	1	Building:	
Painters.....	1	Laborers.....	10
Stove mounters.....	1	Carpenters.....	8
Weighmasters.....	1	Structural iron workers.....	4
Window cleaners.....	1	Painters.....	3
Total.....	29	Stone masons.....	2
Food, beverages, and tobacco:		Steam fitters.....	2
Laborers.....	8	Bricklayers.....	1
Bakers.....	1	Decorators.....	1
Brewers.....	1	Plasterers.....	1
Chauffeurs.....	1	Riggers.....	1
General managers.....	1	Slaters.....	1
Stable bosses.....	1	Occupation not reported.....	1
Teamsters.....	1	Total.....	35
Total.....	14	Concrete construction:	
Other:		Laborers.....	4
Laborers.....	10	Firemen.....	2
Paper makers.....	3	Carpenters.....	1
Carpenters.....	2	Electricians.....	1
Machinists.....	2	Teamsters.....	1
Teamsters.....	2	Occupation not reported.....	1
Assistant superintendents.....	1	Total.....	10
Bricklayers.....	1	Other:	
Chauffeurs.....	1	Laborers.....	6
Drivers.....	1	Building cleaners.....	1
Ice men.....	1	Foremen.....	1
Iron workers.....	1	Occupation not reported.....	1
Janitors.....	1	Total.....	9
Machine wipers.....	1	<i>Transportation and public utilities.</i>	
Picture frame workers.....	1	Steam railroads:	
Printers' apprentices.....	1	Section hands.....	1
Rubber workers.....	1	Electric railroads:	
Sawyers.....	1	Motormen.....	6
Tanners.....	1	Laborers.....	2
Watchmen.....	1	Linemen.....	2
Total.....	33	Division superintendents.....	1
<i>Construction.</i>		Substation operators.....	1
Road making and sewer construction:		Wiremen.....	1
Laborers.....	10	Occupation not reported.....	1
Foremen.....	1	Total.....	14
Inspectors.....	1		
Total.....	12		

<i>Transportation and public utilities—Con.</i>		<i>Trade.</i>	
Cartage and storage:		Trade:	
Teamsters.....	2	Laborers.....	5
Chauffeurs.....	1	Teamsters.....	5
Machinists.....	1	Janitors.....	3
Total.....	4	Chauffeurs' helpers.....	2
Transportation by water:		Porters.....	2
Stevedores.....	2	Chauffeurs.....	1
Captains, tug.....	1	Foremen, coal yard.....	1
Engineers.....	1	Icemen.....	1
Firemen.....	1	Painters.....	1
Mates.....	1	Salesmen.....	1
Sailors.....	1	Stenographers.....	1
Total.....	7	Total.....	23
Electric light and power:			
Linemen.....	6	<i>Service.</i>	
Electricians.....	4	Public service:	
Drivers.....	1	Laborers.....	4
Groundmen.....	1	Teamsters.....	4
Laborers.....	1	Firemen.....	2
Underground men.....	1	Engineers.....	1
Total.....	14	Linemen.....	1
Waterworks:		Painters.....	1
Foremen.....	2	Patrolmen.....	1
Laborers.....	1	Prison guards.....	1
Total.....	3	Total.....	15
Telegraph and telephone:		Other:	
Linemen.....	5	Detectives.....	1
Laborers.....	1	Elevatormen.....	1
Total.....	6	Firemen.....	1
Other transportation and public utilities:		Watchmen.....	1
Ditchers.....	3	Window washers.....	1
Laborers.....	2	Occupation not reported.....	1
Pipemen.....	2	Total.....	6
Assistant superintendents, pipe line.....	1		
Carpenters.....	1	<i>Industry not reported.</i>	
Drill drivers.....	1	Machinists.....	1
Foremen, pipe line.....	1	Occupation not reported.....	1
Total.....	11	Total.....	2

Manufacturing furnishes more than twice as many of these cases (152) as come from any other industrial group; construction comes next with 72; mining and quarrying, and transportation and public utilities, with 64 and 60, respectively, are nearly equal. These figures, however, show little about the relative peril of the great industrial divisions. The census figures showing the industrial distribution of the male population of Ohio aged 10 years and over are not so arranged that a complete comparison is possible.

Turning to the occupational distribution it appears that common laborers are far and away the largest group, numbering 113—28.3 per cent of the total. Miners come next with 38, carpenters follow with 21, and drivers and teamsters with 19. Only 8 are definitely classed as electricians, but there are 14 linemen, 1 wireman, 1 groundman, and 8 motormen. Only 39 (9.8 per cent) were engaged in strictly building occupations. Supervisory positions are more numerously represented than might be expected, there being 13 foremen or overseers and 4 superintendents or general managers. Clerical work is scantily represented by one stenographer, and one salesman also appears in the list of victims.

#### CAUSES OF ACCIDENTS.

The causes of the 399 accidents were grouped according to the form tentatively recommended by the committee on standard classification of accidents, appointed by the joint conference on standardization of accident reports and tabulations, held at Chicago, October, 1914.<sup>1</sup> This committee suggested that for mining accidents the form used by the United States Bureau of Mines be adopted and for railroad accidents the form used by the Interstate Commerce Commission. The number of mining and of railroad accidents did not seem sufficient to justify two additional tables and the data at hand were in many cases not full enough for use in these detailed classifications. The mining and railroad accidents, therefore, with a rough assignment of causes, have been placed by themselves at the end of the following statement:

#### CLASSIFICATION OF ACCIDENTS BY CAUSES.

<i>Machinery.</i>		<i>Falling objects.</i>	
Boilers and steam pipes.....	4	Rock, earth, etc.....	9
Prime movers (engines and motors).....	3	Collapse of building and walls.....	8
Transmission apparatus.....	10	Collapse of scaffold and staging.....	5
Working machinery.....	16	Stored or piled-up material.....	2
Hoisting apparatus and conveyors..	44	Objects dropped by other persons... 3	
Miscellaneous.....	4	Objects falling from trucks or vehicles (not loading or unloading).....	1
Total.....	81	Objects falling from buildings, tres- tles, or scaffolds.....	4
<i>Explosives, electricity, fires, hot and cor- rosive substances.</i>		All other.....	12
Corrosive substances.....	1	Total.....	44
Electricity.....	27	<i>Falls of persons.</i>	
Explosives.....	25	From ladders.....	5
Hot substances and burns.....	9	From scaffolds and platforms.....	19
Total.....	62	From vehicles (trucks, wagons, cars, etc).....	12

<sup>1</sup> See Bulletin of the U. S. Bureau of Labor Statistics, No. 157, Industrial Accident Statistics, pp. 160-162.

<i>Falls of persons—Concluded.</i>		<i>Stepping on sharp objects.</i>	
From structures in course of erection.....	4	Nails.....	2
From structures (all others).....	7	<i>Running into or striking against objects.</i>	
From other elevations.....	6	Total.....	5
Into excavations.....	2	<i>Miscellaneous.</i>	
Into other openings.....	3	Animals.....	3
On level.....	3	Asphyxiation and suffocation.....	2
All others.....	1	Heat prostration.....	2
Total.....	62	Drowning.....	14
<i>Handling of tools and objects.</i>		Intentional violence.....	6
Handling sharp objects.....	4	All others.....	2
Loading and unloading.....	9	Total.....	29
Carrying and lifting heavy objects (not loading or unloading).....	2	<i>Coal-mining accidents.</i>	
All other objects.....	5	Fall of slate, roof coal, etc.....	30
Total.....	20	Mine cars and locomotives.....	9
<i>Power vehicles.</i>		Other.....	6
Operated on tracks (or cables).....	26	Total.....	45
Not operated on tracks.....	9	<i>Railroad accidents.</i>	
Total.....	35	Total.....	13
		<i>Not reported.</i>	
		Total.....	1

Falls, either of persons or of objects upon persons, are the most frequent cause of injury shown here, accounting for 136, or 34 per cent of the total. In mines such accidents would obviously be the most likely cause of injury, but even with the mine accidents excluded from the group, falls of one kind or another caused 29.9 per cent of the remaining accidents studied. Second in importance as a cause is machinery, to which 81 accidents (20.3 per cent) are due. Explosives, electricity, etc., account for about 16 per cent of the accidents.

Some of the causes in the miscellaneous group are rather unexpected. Heat prostration is strictly reasonable in view of the fact that one of the victims was overcome by heat while working around a kiln, and the other, a roller in a steel mill, died of cramps and exhaustion due to the heat in which he worked. Intentional violence as a cause of industrial accidents seems more open to question. In two of these cases the death was very plainly due to an occupational risk, one victim being a hotel detective who was shot while trying to make an arrest and the other a prison guard who was stabbed by a prisoner. In three other cases the victims, who were, respectively, a paper maker, the driver of a street-cleaning machine, and the foreman of a paving gang, were assaulted by fellow workmen as a consequence of altercations arising during their work. In the sixth case the victim was a woman stenographer; a fellow employee fell in love with her and when he found she did not return his affec-

tion he shot her. In the last four cases the injury was sustained in the course of employment, yet it certainly could not be said to represent an occupational risk.

**BLOOD POISONING AND INFECTION.**

In 30 cases death was due not to the accident itself but to some form of infection or blood poisoning. Often the original injury was trivial almost to the point of absurdity—a man scratched his finger or cut his thumb on a broken bottle or ran a splinter into his hand, or met with some other trifling mishap which he might hardly consider worth mentioning, but which being neglected resulted in death. There was only one instance among these deaths which seemed to represent an occupational risk, that being a case in which a buffer in a brass manufacturing establishment cut his hand on a piece of brass he was polishing and infection promptly followed. The other 29 cases show a wide variety of occupations; 9 of the victims were laborers, 2 were miners, 2 janitors, 2 teamsters, while the remaining 14 ranged from a tanner up to the vice president and general manager of a brewing company. In 5 of these 30 cases lockjaw, and in one erysipelas was the immediate cause of death.

Table 15 shows the nature of the accidents resulting in death from blood poisoning or infection, and the interval between the accident and death:

TABLE 15.—DEATHS RESULTING FROM BLOOD POISONING AND INFECTION.

Serial No.	Nature of the injury.	Interval between accident and death.	
		Months.	Days.
14	Slipped and fell, striking left hip; blood poisoning followed.....		15
18	Caught between crane and iron column; sepsis followed injury.....		11
30	Scratched finger with wire; infection.....		11
38	Stepped on nail; lockjaw followed.....	2	24
47	Caught finger in chain of motor truck; lacerated finger; tetanus.....	1	20
55	Pinched finger in machinery; slight laceration followed by blood poisoning.....		11
61	While buffing brass shell it slipped and cut hand; septic infection.....		18
63	Lifting steam shovel dipper; crane tipped; body was scalded; septic infection.....		27
64	Piece of ice fell on hand, crushing and lacerating it; tetanus developed.....		8
88	Jumped off truck in front of car; multiple injuries; sepsis caused death.....		23
99	Slipped and fell, striking leg; abrasion became infected.....	1	13
107	Fall of coal drove pick into thigh; flesh wound; infection.....		9
109	Pinched finger on emery wheel; gangrene set in.....		7
110	Shovel rubbed against leg, making bruise; ulcer and blood poisoning.....		13
112	Broken bottle cut thumb; infection.....		26
115	Ran nail into thumb while unpacking boxes; blood poisoning followed.....		7
117	Caught fingers in gear of machinery; tetanus.....		19
122	Septicemia from burns; standing before fire with back toward flames.....	1	4
137	Foot lacerated by machinery; infection.....		3
200	Scratched finger on nail; infection and gangrene.....		9
202	Scratched hand while sweeping; infection followed.....	1	1
209	Splinter in hand; blood poisoning developed.....		7
213	Package fell on and bruised great toe; infection.....	1	4
275	Jammed finger between truck and door; infection.....		15
346	Stepped on nail, gangrene set in; amputation failed to save life.....	1	14
347	Stood and struck head against nail, cutting it; infection and erysipelas.....	1	12
367	Iron bar dropped on foot; superficial wounds followed by tetanus.....		8
368	Struck on elbow by pick; blood poisoning followed.....		18
384	Piece of ice fell back on hand, lacerating it; infection followed.....		17
301	Traveling crane ran over hand; infection followed.....		7

**INTERVAL BETWEEN ACCIDENT AND DEATH.**

The following statement shows for the 387 decedents the interval between accident and death:

*Interval between accident and death.*

Under 1 day.....	232	3 and under 4 weeks.....	7
1 day.....	30	4 and under 8 weeks.....	16
2 days.....	17	8 and under 12 weeks.....	3
3 days.....	7	12 weeks and over.....	11
Over 3 and under 7 days.....	15	Interval not reported.....	2
1 week and under 2 weeks.....	31		
2 and under 3 weeks.....	16	Total.....	387

In the majority of these cases (232, or 60 per cent) death occurred on the same day as the accident, in many cases being instantaneous. In 8 per cent more of the cases death occurred on the day following the accident, and only about one-fifth (21.7 per cent) of the victims lived for one week or more. In 11 instances death did not come for 12 weeks or more, and in some of these the interval was so long that under an accident-reporting system not coupled with compensation these cases might very easily have escaped record as industrial fatalities.

**CONDITION OF FAMILIES BEFORE AND AFTER LOSS OF INJURED WAGE EARNER.**

In Ohio, as in Connecticut, visits were made when possible to the families of the workers who had been killed or totally incapacitated and details were gathered as to the economic effect of the accident and the way in which the dependents had accommodated themselves to the altered circumstances. Unfortunately it was not possible to make this visitation complete; in a number of instances the families lived in such remote or inaccessible places that visiting them would have required an undue expenditure of time or money or both. Non-resident dependents, of course, could not be visited. Neither could those who, although resident at the time of the accident, had since moved out of the State. Altogether visits were made and data gathered concerning the dependents of 246 decedents and 6 permanently disabled workers.

The work of visiting in Ohio was begun toward the end of October, 1915, and continued till the latter part of November. As the period covered ended September 1, 1915, there had in every case been some little interval between the victim's death and the agent's visit, so that the dependents had at least partially adjusted themselves to the new order, and in many cases the adjustment was complete. The longest interval between death and visit was 21 months and 26 days, the shortest 3 months and 9 days.<sup>1</sup>

<sup>1</sup> Records were taken of deaths occurring up to 7 weeks before the agents went into the field, but as it happened that in these cases either the decedents had only nonresident dependents or an award had not yet been rendered, no visits were made in connection with these more recent deaths.

The family conditions both before and after the accident are shown in detail in Appendix Table 4.

#### FAMILIES OF MARRIED MEN.

Of the 246 decedents 206 left widows or widows and children, 4 were either widowed or divorced—only 1 of this group having children under 18—and 36 were single. Of the 6 permanently disabled, 4 were married.

#### ECONOMIC IMPORTANCE OF DECEASED TO FAMILY.

A glance at the make-up of the families of the married decedents before the accidents shows that in many cases the wage earner was sorely needed. In 26 families, one-eighth of the whole group, the family membership ranged from 7 to 10; in 76 families (36.9 per cent) it ranged from 5 to 10. In 16 of the 26 families having 7 or more members the decedent was the only wage earner, and in 13 of these his earnings were the family's only income. In one of these families wholly dependent upon the earnings of the head there were 7 children under 14; in two families there were 6 children; in eight, 5; and in two, 4; so that the death of these men left 13 widows and 67 children under 14 deprived of their natural means of support. Fifty-two of these children were under 10 years old. In the whole group of 206 families the decedent was the sole wage earner in 153 cases (74.3 per cent) and in 125 cases, or 60.7 per cent of the total, the family had no income except his earnings. There were 20 families with 6 members and 30 with 5. In 32 of these 50 families with 5 and 6 members the decedent was the only wage earner and in 26 his earnings were the sole income. In 27 of the 40 families with 4 members and in 32 of the 41 with 3 members the deceased was the sole wage earner, while in the 49 families without children the wife worked in only three instances.

A detail of interest, as showing the degree to which the family depended upon the decedent, is found in the number of posthumous children. Under any circumstances there are drawbacks about a woman's going out to work for the support of herself or her family, but if she is anticipating motherhood it may be absolutely impossible for her to do so. Posthumous children had been born or were expected in 15 families. In 13 of these the decedent had been the sole wage earner and in 11 the family had had no income except his earnings. In four cases the widows were young women from 19 to 25 years old, the posthumous child being the first. In the other cases the family membership before the accident ranged from 3 to 7.

The four cases in which the decedent was a widower or divorced show a very different position as to dependency. In one instance the decedent had 4 children under 14. He had made his home with his wife's family, to whom he was paying board for himself and the

children. The grandparents looked upon the children as practically their own, and while their support, had there been no compensation, would have been a strain upon the family resources, the children would have been sure of a home. In the three other cases there were no children under 18, and the father's death, even without compensation, would not have involved great hardship to any of the children over that age.

These four cases, however, are rather exceptional. In the majority of the 210 cases in which the decedents left widows or children or both, it is evident that their earnings were imperatively needed, and that the fatality which deprived the family of its chief means of support necessarily meant a severe economic loss.

#### INSURANCE AND DEATH BENEFITS.

Table 16 shows the extent to which the decedents had been able to make provision for their families by insurance or by membership in fraternal orders:

TABLE 16.—INSURANCE OR DEATH BENEFIT RECEIVED BY DECEDENTS' FAMILIES IN OHIO, BY CLASSIFIED WEEKLY EARNINGS OF THE DECEASED.

Classified weekly earnings of decedent.	Families receiving insurance.		Families not receiving insurance.	Number of families in each earnings group.	Total received by families reporting amount.	Average per family for those reporting amount.
	Amount reported.	Amount not reported.				
\$7 to \$9.99.....	5	.....	4	9	\$1,780	\$356
\$10 to \$11.99.....	9	.....	12	21	3,384	376
\$12 to \$14.99.....	38	.....	16	54	16,062	423
\$15 to \$19.99.....	48	.....	26	74	<sup>1</sup> 31,886	664
\$20 and over.....	35	1	16	52	19,190	548
Total.....	135	1	74	210	72,302	536

<sup>1</sup> In one instance the amount reported as insurance includes pay for 5 weeks' disability.

Not far from two-thirds (65 per cent) had secured some kind of provision for their families in case of their death, this provision ranging all the way from industrial insurance of \$100 or less, through benefits from friendly orders, up to life insurance in good-sized amounts. The sums received by the families ranged from \$30 from a lodge the decedent had joined two weeks before his death to \$3,000 life insurance.

Naturally the men with the lowest earnings were least able to make suitable provision of this kind. There were 30 men earning under \$12 a week; not quite half of their families received any benefits or insurance on their deaths. Of the 14 families who did receive something, two got less than \$100, seven \$100 but under \$200, three \$500 but under \$1,000, and two \$1,000 or over. The average amount received by these 14 families falls well under \$400. On the other hand, among those who were earning \$20 a week or over, nearly seven-tenths (69 per cent) of the families received insurance or benefits. The highest

average received is found among the families of decedents who had earned \$15 but under \$20 a week. In this group 37.5 per cent of the 48 families who received insurance received \$1,000 or over, while only five received less than \$100.

On the whole, however, it is quite evident that here, as in Connecticut, the workers were unable to make sufficient provision for their families by insurance. Of the whole 210 families 35 per cent received nothing, 36.7 per cent received something, but less than \$500, and the average received by the 135 families for whom definite information on this point could be obtained was only \$536. The failure to receive insurance did not always mean a lack of effort to secure it. In one case, for instance, a man whose earnings averaged \$11 a week and who had a wife and two young children, had been insured for \$1,000, but on account of sickness in his family he had been unable to meet the premiums and his policy had lapsed. Another, with nearly the same wages and the same-sized family, had been out of work all the winter preceding the accident and had been unable to keep up his premiums. No effort was made to ascertain in how many cases the failure to receive insurance was due to something of this kind, but enough was learned incidentally to make it evident that the workers as a whole were alive to the advantages of insurance, and anxious to carry it when possible. Frequently the decedent had made more than one arrangement for the future. In 29 cases the families received benefits from unions, in 45 from fraternal orders, and in 90 the decedent had carried either industrial or ordinary life insurance.

#### EFFECT ON INCOME OF DECEDENT'S LOSS AND OF COMPENSATION.

To show, as far as possible, how the family income was affected by the loss of the decedent's earnings, Table 17 was prepared giving the income by size of family before and after the accident, not including compensation. A third part shows the income after the accident, including compensation. It was not possible to make this table include all the families. The four cases in which widows had remarried were excluded, as these families were on a wholly different footing from those in which the widow did not remarry. The families of widowers and divorced men were omitted, as they presented some irregularities as compared with the families of married men which made it difficult to group them together. The four families whose income could not be definitely learned were omitted; so were the seven cases in which payment of the award had been contested, because in these no compensation had been received and the families could not be carried through to the third part of the table. Seventeen cases were omitted because the widow had either returned to her parents, or the family had been broken up, or for some other reason it was impossible to correlate family membership and income. Finally, nine cases were omitted in which it was impossible to separate income

and compensation; the award had been commuted and put into some business or investment from which the income was derived. Thus in one case the award was paid in a lump sum, with which the widow bought a good house in a residence section. Carrying this on as a rooming house, she is making a fairly comfortable living. It is clearly impossible to say what her income without compensation would be.

After these omissions were made there remained 165 families whose incomes before the accident, after the accident without compensation, and after the accident with compensation were as follows:

TABLE 17.—NUMBER OF FAMILIES HAVING EACH CLASSIFIED WEEKLY INCOME BEFORE THE ACCIDENT, AFTER THE ACCIDENT WITHOUT COMPENSATION, AND AFTER THE ACCIDENT WITH COMPENSATION, BY SIZE OF FAMILIES.

Part 1.—Income before accident.

Persons in family.	No income.	Under \$5.	\$5 and under \$10.	\$10 and under \$12.	\$12 and under \$15.	\$15 and under \$20.	\$20 and under \$25.	\$25 and over.	Total families.
Two.....			2	1	5	14	5	7	34
Three.....				4	5	10	7	6	32
Four.....			2		5	13	9	2	31
Five.....					1	10	6	7	25
Six.....				1	5	6	4	4	20
Seven.....			1	2	2	3	4	1	13
Eight and over.....					3	3	1	3	10
Total.....			5	9	23	59	36	30	165

Part 2.—Income after accident without compensation.

One.....	1 14	7	9	1 1	1	2 2			3 34
Two.....	4 10	2 9	2 4	2 2				1	6 26
Three.....	12	6	11	1		2			32
Four.....	11	2 12	2	2		3		2 3	6 33
Five.....	4	7	2 3	2	2		1		2 19
Six.....	5	2	2	2		1			12
Seven.....			2		1	1			4
Eight and over.....	4		1						5
Total.....	7 60	6 43	6 34	6 10	4	2 9	1	2 4	6 165

- <sup>1</sup> Including one family whose income from property is being held pending settlement of estate.  
<sup>2</sup> Income of one family not from compensation, but due to compensation.  
<sup>3</sup> Including one family whose income from property is being held pending settlement of estate, and two families whose income is not from compensation, but due to compensation.  
<sup>4</sup> Including one family who get partial living from farm.  
<sup>5</sup> Including one family who get partial living from farm, and three families whose income is not from compensation, but due to compensation.  
<sup>6</sup> Income of two families not from compensation, but due to compensation.  
<sup>7</sup> Including one family whose income from property is being held pending settlement of estate, and one family who get partial living from farm.  
<sup>8</sup> Including one family whose income from property is being held pending settlement of estate, one family who get partial living from farm, and eight families whose income is not from compensation, but due to compensation.

Part 3.—Income after accident with compensation.

One.....			5	1 11	8	6	1	3	1 34
Two.....			2 5	4	9	6	1	1	2 26
Three.....			8	6	7	7	2	2	32
Four.....			4	5	12	3	5	4	33
Five.....			4	1	6	3	4	1	19
Six.....			3	4	1	2	2		12
Seven.....					1	1	1	1	4
Eight and over.....				1	3	1			5
Total.....			2 29	1 32	47	29	16	12	3 165

- <sup>1</sup> Including one family whose income from property is being held pending settlement of estate.  
<sup>2</sup> Including one family who get partial living from farm.  
<sup>3</sup> Including one family who get partial living from farm, and one family whose income from property is being held pending settlement of estate.

The contrast between the incomes before and after the accident is so great that it hardly needs comment. Before, 66 families had incomes of \$20 or more a week; afterwards, only 5 families were in this group. Before the accident only 3 per cent of the families had incomes of less than \$10 a week; after the accident 83 per cent had fallen back into this group, and 62 per cent had either nothing at all or less than \$5 a week. Even this showing is unduly favorable, for in eight cases part or all of the income shown is derived directly from compensation. Thus in one of the cases in which the family income is under \$5 a widow with three children was left with a mortgaged house. Having the compensation money to live on, she used \$1,000 insurance to clear off the mortgage, then secured a partial commutation of the award, used the money received to remodel the house, part of which she rented; and on this rent and the remainder of the compensation she expects to get along without difficulty until the children are able to work. To the few families in the higher income groups who have made somewhat similar arrangements the amount thus "due to compensation but not from compensation" is relatively unimportant, but to the families with low incomes it makes a very material difference.

In Ohio, as in Connecticut, the situation of those most likely to suffer was not greatly helped by insurance or death benefits of any kind. Of the 103 families shown in Table 17 who had either no income or less than \$5 a week, 58 had received insurance or benefits ranging from \$30 up to \$1,800. In 34 of these cases the amount received was less than \$500.

Part 3 of the table shows the extent to which the payment of compensation helped the situation.

To a considerable extent this part of the table is theoretical. In a large number of the Ohio cases the award had been commuted or paid in a lump sum to enable the widow to buy a farm, pay off a mortgage, establish a rooming house, or make some other business venture. In such cases to give the actual income might misrepresent the situation seriously. If the widow bought a place with an acre or two of ground, for instance, which she and the children cultivated, the compensation, reduced perhaps to \$5 a week, might be her only income, yet the family might be living comfortably. Again, if an award is commuted and used to pay off a mortgage the family may be relieved of a steady drain on their income and consequently may be as well off as if the full amount of the weekly award were added to their earnings, yet there is nothing in the mere statement of income to show this gain. Consequently, in computing the weekly receipts for this part of this table, any income derived from the investment of part or all of the compensation has been omitted and the compensation has been reckoned at the weekly amount fixed in the award.

The improvement brought about by the payment of compensation is at once evident. In the third part of the table there are no families without an income, none with less than \$5 a week, and only about one-sixth (17.6 per cent) with less than \$10 a week. The proportion which without compensation had under \$10 a week (83 per cent) has in this table become the proportion with less than \$20 a week. The four families with a membership of eight or more who without compensation had no income at all are each receiving at least \$10, and three receive \$12 per week. In these particular families there is nothing theoretical about the figures given; the actual cash incomes are \$10 and \$12 a week.

Other family groups present equally striking changes. Of the 12 families with a membership of 6, without compensation, 9 had incomes of less than \$10 a week; with compensation, only 3 had so little. Of the 33 families with a membership of 4, 23 had either nothing or less than \$5 a week without compensation, while with compensation only 4 had under \$10 a week and 24 had \$12 or over. Of the 32 families consisting of 3 members, without compensation, only 3 had as much or more than \$10 a week; with compensation, 24 reached or exceeded this sum. In the face of such figures it seems hardly necessary to enlarge upon the importance of compensation in enabling a family to adjust itself to the loss of its principal wage earner.

#### CONDITION OF FAMILIES WHOSE AWARDS WERE CONTESTED.

Among the families of married decedents there were seven cases in which, although an award had been made, the employer had contested it and the family up to the time of the visit had received nothing. A brief statement of the effect upon these families of the loss of the decedent's earnings seems in place here.

Most of these families were of small size, the membership in six cases ranging after the accident from three to one. In the seventh case there were nine members after the accident. Three of the children were of wage-earning age, ranging from 19 to 22 years. One of these was out of work. Another had broken his arm, but as he was receiving \$8 a week as compensation for temporary disability he was still able to help the family. The weekly income was \$17, and on this the family got along without finding it necessary to take the younger children out of school, or otherwise greatly change their accustomed way of living.

In two cases only widows were left. In one instance the widow lived for a time on \$500 insurance and then returned to her parents who were able to give her a home. The other was a case of decided hardship. The widow, who was left with nothing, sold her furniture and lived on the proceeds and on help from the husband's relatives until after the birth and the death of her posthumous child, when she

sought work. At the time of the visit she was out of work, in arrears with her board, and greatly distressed over the outlook. The compensation awarded but not received was \$12 a week for six years.

Another case of much hardship was that of a widow left with a son of 7 and nothing but \$125 insurance to depend on. She broke up her home, boarded her boy with relatives, and worked as a domestic. In two other cases the widows, each left with two dependents, supported them by their own work, one taking boarders, the other going out as a cook. In another case, the widow and her son of 21 both went to work, the latter leaving college for the purpose. Between them they are keeping the younger child, 14, in school and buying a house.

In five out of the seven cases, therefore, the lack of compensation forced the widow to become a wage earner; in one, a boy's college course had to be given up; and in two, it resulted, even with the widow's work as partial substitute, in actual hardship and distress.

#### METHODS OF MAKING UP DEFICIT IN FAMILY INCOME.

*Taking children from school to work.*—As the compensation awards were never more than two-thirds of the decedent's earnings, various methods had sometimes to be adopted to make up all or a part of the deficit. Taking children from school or cutting short their special training was an infrequent method. Reference has just been made to one case in which the award was contested and a son of 21 left college and went to work. Apart from this case there were 17 instances in which children had left school between the father's death and the agent's visit. Nine were boys and eight girls. In 10 cases—4 boys and 6 girls—there appeared to be no economic necessity for this course. With the boys, especially, who were from 15 to 18 years old, it appeared to be simply a matter of having reached an age when they felt it was the proper thing to go to work and so went. With the girls, who ranged from 12 to 16, there were different, noneconomic reasons. In two cases, including one child of 12, the mothers thought they had had sufficient schooling and wanted their help at home. One girl was threatened with tuberculosis and dropped out of school on the doctor's advice, and the others, all 15 or 16 years old, seemed to act more from a feeling that it was time to begin work than from necessity.

In the cases of four boys and two girls their earnings were plainly needed. The boys ranged in age from 14 to 17. In one case the necessity arose from the fact that the decedent's employer, who was self-insured, after making the compensation payments regularly for a year, defaulted and the family was left with no income. In the other cases the boys were 15 or 16, the families were of a good size, and the compensation was not sufficient income. Of the two girls, one aged 15 was kept at home to care for the house while her mother

worked out, and the other, 20, gave up a business college course, partly because the family income could no longer stand the expense of it and partly because her help was needed, and took whatever work she could find. Finally, a young man of 21 gave up a college course and went into business, not so much because his earnings were necessary as because his mother could no longer meet the rather heavy expenses of his stay in college.

*Moving into cheaper quarters.*—This was by no means a general way of meeting the exigencies of the reduced income, but was adopted in 23 cases, or 11 per cent of the whole number of families of married decedents. In nine cases cheaper quarters were sought by widows with no children. Occasionally the move was made in order to live with relatives, or to get into the same house with friends. In not one of the contested cases in which no compensation was received was this method of economizing adopted; it was, however, in the case in which payments were defaulted after having been made for a year. Perhaps the frequency with which awards were devoted to buying homes had something to do with the fact that families did not more often seek to secure cheaper quarters.

*Gainful employment of widows.*—It is evident that work in addition to her household duties is more likely to affect both the woman and her home injuriously when she has young children than when she has either no children or children old enough to look after themselves to a considerable extent. Consequently, in this discussion the widows have been grouped according to the number of their children under 14. Table 18 shows how many were gainfully employed before the accident and how many secured such employment as a result of the accident:

TABLE 18.—WOMEN AT WORK BEFORE AND AFTER ACCIDENT.

Children in family under 14 years of age.	Women working before accident only.	Women working before and after accident.	Women working after accident only.
Five.....	.....	1	4
Four.....	.....	5	2
Three.....	.....	1	7
Two.....	.....	4	11
One.....	1	9	11
None.....	2	8	23
Total.....	3	28	58

The cases in which the women worked before the accident but not after it require no particular comment. In two cases the widow did not feel physically able to continue her work. In the third case the widow had a boarder; but after the accident, when his work took him away from the neighborhood, she had not thought it worth while to take another. Most of the women who worked both before and

after the accident kept on at their usual work; one, who before her husband's death had taken in sewing at home, after it went into a glass factory, but this was exceptional. Fourteen of these women took boarders or lodgers, eight did washing, cleaning, or the like, and the remaining six were scattered in various occupations, two being in factories and one in a laundry.

To a very considerable extent the women who worked for money after, but not before, the accident sought occupations which would not take them away from their homes. This was particularly true of those who had young children. Thirty-five had at the time of the accident a child or children under 14. In one of these cases the family was broken up altogether, the widow's stepdaughter going to her father's relatives and her own daughter to an uncle, so that although the widow went to work outside her home there were no children to be neglected. Of the others, 19 either kept boarders or lodgers, or took in washing or some other work at home; one took care of a church; six went out from one to three days a week washing or cleaning; and eight were regularly employed away from home. Only three of these eight had more than one child under 14, and one of the three had worked for only a few weeks. Of the 23 who had no children under 14, eleven worked at home.

Of the whole number working only after their husbands' deaths, 26 took boarders or lodgers, 12 did washing and ironing and cleaning at home or elsewhere, 5 did other forms of domestic work outside the home, and the remaining 15 were scattered through a variety of pursuits from rug making to salesmanship. Their earnings ranged up to \$15 a week, only one woman, a childless widow who took up nursing, earning the latter figure. It was rather exceptional for these women to earn over \$5 a week when working away from home. When they kept boarders they might take in larger sums, but it was impossible to say what part of these was profit. In the main the widows with young children kept boarders, or took in washing, or in some other way tried to avoid leaving home. When this was impossible, unless there was a daughter old enough to look after the little ones, the help of relatives was usually enlisted, and the babies were left with a mother, aunt, or sister. No instances were found in which the children appeared to be neglected or suffering because of their mother's absence at work.

*Other methods.*—It is always possible, when the chief wage earner of a family is gone, that the work of the widow and children may not be sufficient to make up the deficit, and that recourse must be had to friends or charity, or the family be broken up, or property they have been buying be sacrificed, or some other disastrous loss suffered. It is known that under the liability laws such results were not uncommon. Among the Ohio cases studied, on the other hand, under

the compensation law such unfortunate outcomes were exceptional. Fourteen widows had given up their own homes, it is true, and were living with relatives, but this step had been taken as a convenience rather than as a necessity. In some instances the young widow with no children had simply returned to her father's house and taken up life again where her marriage had interrupted it; in other cases, the widow and some relative had combined their resources, both sides profiting by the arrangement. In some of these cases it was tolerably evident that it would have been a hardship for the relative to assume the full support of the widow, especially when she had a child, but when she could contribute from \$8 to \$12 a week to the common purse, or could clothe herself and the child, setting off her work in the household against their board, the situation took on a wholly different aspect.

Only two cases were found in which charitable aid was given to recipients of compensation. A widow with a family of seven, only one old enough to work, was in poor health and burdened with debts incurred before her husband's death. Her husband's earnings had averaged only \$10 a week, so the compensation was necessarily small, and the city had to help out from time to time with groceries, coal, and shoes. In a second case the man had been a drinker and a wastrel, and the burden of the family support, even before his death, had fallen largely on his wife. A baby was born two months before the accident and the Associated Charities had had to give help at that time. After the accident they gave help again up to the time compensation was awarded, after which, with the compensation and her own earnings, the widow supported herself and her children. But her health had been too severely tried and a few months later she broke down altogether. At the time of the visit she was in a hospital and her two children were in a home, their board being paid from the compensation. This was the most pronounced case of disaster found, and here the distress was largely due to conditions existing before the accident.

In five other cases collections had been taken up by friends for the widow's benefit, the amounts ranging from \$25 to \$100. These collections seemed to have no relation to the widow's necessity—the largest amount was for a widow with no children and \$10 a week compensation—and probably should be regarded as an expression of friendship rather than of charitable help. On the whole, it may be said that recourse to charity was very rare among the families receiving compensation.

The breaking up of a family, also, was scarcely found among the cases studied. In four instances the decedent's children by an earlier marriage went, after his death, to their own relatives instead of staying with the stepmother. A proportionate share of the com-

penation had been awarded them and their going was more a matter of family feeling than of economic need. In one case of this kind the widow felt that the diminished compensation was too little to support herself and her own child, so she let the latter go to relatives who wanted her. In another case, where there were no stepchildren, the widow left her two children with her mother and went off to a neighboring city to get work, intending, as soon as she was established, to send for her children and make a home in the new location. These were the only cases in which a family could be said to have been broken up, even temporarily, as a result of the accident, except in one case in which the award was contested.<sup>1</sup>

#### EFFECT OF DECEDENT'S LOSS ON OWNERSHIP OF PROPERTY.

Turning to the result of the fatality upon the family ownership of property, not a single case appears in which there was any loss. Before the accident 71 families owned their homes, 27 clear and 44 mortgaged. In the families receiving compensation the mortgages were cleared off altogether in 27 cases and reduced in 9 others. Twenty-four families owned property other than homes, 13 owning it clear and 11 mortgaged. In one case, after the accident, the property was sold for the sake of making a better investment, in four cases the mortgage was cleared off, and in two others it was reduced. After the accident two families who had owned their homes sold them for the sake of buying others which were more satisfactory, and 42 others bought homes with their compensation or insurance, or both. In one of the six cases of permanent total disability the victim bought a home with part of his award. As net results, therefore, it appears that after the accident 31 mortgages were cleared off of property already owned and none put on, and that no homes were lost through failure to meet payments as they came due, but 45 were purchased, 29 of these being fully paid for and 16 taken with a mortgage.

#### FAMILIES OF REMARRIED WIDOWS.

Although at the time of the visit of investigation these families may be regarded as economically reestablished, the brief history obtained gives some idea of the effect of compensation during the interval before the remarriage. In the first case a foreign widow found herself left with five children under 9 and absolutely no income. Twenty-four days after her husband's death she was awarded \$7 a week. She could not leave her children to go to work, and the provision, for a family of six, was scanty, so 10 weeks after her husband's death she married again. This is the only case in which the remarriage might be attributed to economic pressure. Two other widows were left each with three children under 7 and no

<sup>1</sup> See p. 59.

income, but in each case there were relatives to help until the award was received, and the compensation, \$12 in one case, \$8.60 in the other, was not so disproportionate to the size of the family as in the first case. In still another case the widow had only one child—posthumous—and compensation of \$11.67 a week. In the last three cases the compensation seemed sufficient to avert actual suffering up to the time of the remarriage.

#### FAMILIES OF SINGLE MEN.

Three men in this group had been married, but as they were either widowers or separated from their wives, and as they had no minor or dependent children, they had no responsibilities beyond those of single men; hence their inclusion here. In one case the decedent, who had been separated from his wife for years, lived with his parents and turned in all his wages to help support the family, which included four grandchildren, ranging from 14 years downward. After his death his wife claimed the compensation, and payments were withheld pending an examination of her claim. In this case, there is no question that the loss of the decedent's earnings was seriously felt. This is one of the cases in which there was an interval of six months between the accident and death. During this time the injured man was awarded \$12 a week as compensation for total disability, and without this it is hard to see how the family could have met the situation. In the other two cases the decedents lived, respectively, with a mother and a sister-in-law, each of whom had equally near relatives ready to help if it were necessary; their deaths meant a loss, but no economic disaster.

In two of the 33 cases in which the decedent was single it was impossible to learn the amount of the family income and consequently the importance of the decedent's earnings. The remaining 31 cases fall into three groups. In the first, consisting of 5 cases, the decedent's contributions formed the only computable income; in the second, numbering 11 cases, they formed one-half or more of the income; and in the third they formed less than half, but in only 5 cases fell to less than one-fourth. In the first group the death would in every case have meant hardship and in some instances disaster to the family had there been no compensation. In three of these cases the decedent was the only support of a widowed mother. In the second group were five cases in which the death would have caused acute economic distress had no compensation been received. In three of these cases the deceased was the main support of a widowed mother, and had, in addition, an invalid or crippled sister to care for. In the two other cases both parents were living, but the father's age or illness in the family or unemployment or some other cause operated to make the decedent's contribution necessary if the family were not

to suffer. In the third group 11 of the 15 decedents lived with both parents, three with widowed mothers, and one with a widowed sister. In two of these cases the families were in comfortable circumstances, and the loss of the decedent's contributions, even without compensation, would not have been a serious matter; in the others, the loss would have been felt with varying degrees of severity, but in none would it have caused anything like destitution.

To sum up the situation, then, it appears that in two of these 36 cases the effect upon the family welfare of the loss of the decedent's contributions was doubtful, in 23, without compensation, it would have been felt with varying degrees of severity ranging from a mere moderate reduction of a fairly comfortable income to a serious deprivation, and in 11 it would have caused severe economic suffering or absolute disaster.

#### CASES OF PERMANENT TOTAL DISABILITY.

In cases of permanent total disability, under the Ohio law, compensation is to be paid for life. The weekly payments, as in the case of a fatality, may run up to 66 $\frac{2}{3}$  per cent of the injured man's average weekly earnings, \$12 being the maximum. The award may be commuted, the expectation of life at the victim's age being taken as the basis for calculating commutation.

Records were secured for 12 cases of permanent total incapacity. Four of the injured men had been blinded, two had had both hands cut off, two had lost both feet, one was paralyzed, one hopelessly crippled, one had received brain injuries resulting in epilepsy and other troubles, and in one case the nature of the injury was not learned. Two of the men thus injured were 19, four were 20 but under 30, three between 40 and 50, one just 50, one 65, and in one case the age was not reported. Just half, it will be noticed, were under 30. Six were married, five single, and in one case the conjugal condition was not reported.

In six cases it was not possible to visit the injured man. One had gone back to Syria, one lived outside the State, and four lived in places which could not be easily reached.

Of the six who were visited, four were married and two had children under 14. In the first case, that of the man who had been crippled, compensation seemed to have met the needs of the case very satisfactorily. His award of \$12 a week had been partially commuted, giving him a lump sum of \$3,744, with which he had bought and stocked a farm that his two sons carried on. He was still receiving \$7.75 a week compensation, which would be continued for the remainder of his life. In the second case, in which the man's brain had been injured, the effect of compensation is even more marked. The family consisted of the man's wife, who was in feeble health, and two children, 6 and 2 years old. As the wife was not strong

enough to work and there were no relatives able to help, without compensation it would apparently have been necessary to call upon charity and probably the family would have been broken up. As it was, they had moved to cheaper quarters, but were keeping together and did not consider themselves actually suffering upon the \$10.67 a week awarded them. In the third case the victim, who, in addition to being totally blinded, lost one hand in the accident, had a wife and two children aged 9 and 6, respectively. He was awarded \$12 a week for life but his employer, who was self-insured, refused to pay the award. The industrial commission has taken legal steps to compel payment and the case is now in the courts.

The remaining cases need no comment; the importance of the compensation is apparent enough. To a boy of 19 who has lost both feet, or a man of 27 whose sight is gone forever, \$8 or \$10 a week is no recompense for his loss, but, at least, it means that he will neither be a burden upon his friends nor forced to seek charity. In these cases of total disability the need for compensation is greater and its effect in preventing suffering and disaster is more marked even than in the fatal cases.

#### **CASES IN WHICH THERE WAS NO FAMILY GROUP.**

Of the 10 men having no family group, six were either widowed, divorced, or separated from their wives. None of these men were doing anything toward the support of the family due to their marriage. The two widowers had, respectively, one and two minor children, but relatives cared for these. Two others had deserted their wives, who had found work and were trying to support themselves. One of the two who were divorced supported a sister who was elderly and in poor health; in this case there would apparently have been real hardship had there been no compensation. The other sometimes helped his father, who had a large family of grown children. Of the four single men only one could be said to have anyone dependent to any considerable extent upon him. In this case the decedent had a deaf-mute brother whom he helped as need arose. The latter was 55 years old, and owing to his infirmity and his years had found it increasingly difficult to secure work as a stonemason, that being his trade, and depended more and more upon his brother. Apparently, charitable aid would have been necessary had he not received compensation.

#### **UNVISITED CASES.**

Omitting the pending cases in which the fact of dependency had not yet been proved, and the cases in which the decedent was known to have left no dependents, there remained 111 cases in which it

was impossible to visit the dependents, either because they were non-resident or for some other reason. In these cases it is not possible to say how greatly the compensation award was needed, nor how far it prevented hardship and suffering, but something may be inferred from the dependents of the decedents. Thirty-six of the victims of the fatalities were single, 6 were widowers or separated, and 69 were married. Fifteen of the single men were contributing to the support of their parents, 11 to the support of parents and brothers and sisters, 4 took care of widowed mothers, and the remainder helped other relatives. Three of the widowers had young children dependent upon them. Of the 69 married men, 20 left widows only (in one of these cases a child was born two months after its father's death), 5 left widows with children either over 14 or their ages not stated, and 44 left widows with children under 14. Ohio makes exactly the same award to alien nonresident dependents as to any other, so that for all these families the compensation would be sufficiently large to be of real importance.

#### CASES DISMISSED OR WITHDRAWN.

Fifty-two cases were dismissed or disallowed. In six of these cases the preliminary notice of death was not followed by any claim, so that the question of whether or not the death was really an industrial fatality never came up for decision. In nine cases the accident on which the claim was based did not occur in the course of employment. A boy, during the noon hour, went in swimming and was drowned; a man left his work, went up onto a roof to watch a fire, fell off, and was killed; a boy of 16, running with a glass tube in his mouth while playing with others during the noon hour, ran against a post, forced the tube into his throat, and cut an artery; and so on. In each of these cases there was an accident, but it could hardly be attributed to the employment. In two instances the deceased was proved to have committed suicide; in 22, death had no connection with an industrial accident; and in eight cases, although there had been an accident, medical testimony showed that death was due to a diseased condition existing before it. The other five cases were all industrial accidents, but one of the decedents, being engaged in interstate commerce, and another being a city employee whose dependents were already provided for by a special fund, did not come under the operation of the law; one was an independent contractor, not an employee; one had not been employed by the company against whom the claim was brought; and one had worked for a man who employed fewer than five workers.

The grounds for refusing awards seem pretty definitely settled. Occupational diseases are not considered accidents within the meaning of the law; neither is compensation due when death results from a preëxistent disease, even though the disease may have been aggra-

vated by the conditions of employment. On the other hand, if a disease results directly from an accident, as septic pneumonia, for instance, may follow an injury, compensation is due. Also, if a latent disease is roused into activity by an injury the accident may be regarded as the primary cause. The general principle is that there must have been accident or violence and that this must have been closely connected with the employment, if not actually arising out of it.

#### CONTESTED CASES.

The grounds on which awards were contested throw little additional light on the meaning and scope of the law, as in general contests were not based on questions of interpretation. There were 11 cases in which awards had been rendered, but in which up to the time of the agent's visit no payments had been made. Seven of these were cases in which the employer had neither insured in the State fund nor made any equivalent arrangement; he had simply ignored the law, hoping that no accident would occur to betray that he had done so. When the accident did occur, he either was, or professed to be, unable to pay the award. In an eighth case in which the employer had not insured, he was trying to evade payment on the ground that the death did not fairly come within the scope of the law, a point on which the commission differed from him absolutely. The industrial commission had taken action against all eight of these employers to compel payment, but the cases were still unsettled. In a ninth case the decedent's parents regarded the award as insufficient, and were insisting on further discussion in the hope of securing more. In another case a wife from whom the decedent had been separated for years demanded part of the compensation which had been awarded to the parents, and the award was held up until her claim could be investigated. The eleventh case concerned a fireman who had been blown off a vessel and drowned. His employers, an Ohio firm, claimed that as the accident had occurred on the lake outside of the State limits, the Ohio law did not cover it, and on this ground they were fighting the award. Not a case was found in which the constitutionality of the law itself was impugned, or any attempt made to set up the old defences of assumption of risk, etc.

#### DETAILS CONCERNING WORKING OF THE COMPENSATION LAW.

##### DELAY.

Turning to the working of the compensation law as compared with that of the liability laws, and taking up first the question of delay, Table 19 shows the interval between death and award, or, in the cases of permanent total disability, between accident and award:

TABLE 19.—INTERVAL BETWEEN DEATH OR ACCIDENT AND AWARDED OF COMPENSATION.

Dependents.	Under 2 weeks.	2 weeks and under 1 month.	1 month and under 2 months.	2 months and under 3 months.	3 months and under 6 months.	6 months and under 12 months.	Over 12 months.	Not reported.	Total number of cases.
<b>DEPENDENTS OF DECEASED.</b>									
Residents.....	21	79	94	34	44	22	.....	2	296
Nonresidents.....	.....	6	20	10	22	11	1	1	71
Total.....	21	85	114	44	66	33	1	3	367
<b>DEPENDENTS OF PERMANENTLY DISABLED.</b>									
Residents.....	1	1	5	.....	3	1	1	.....	12
Grand total.....	22	86	119	44	69	34	2	3	1 379

<sup>1</sup> Not including 20 cases in which dependency had not yet been determined, or in which there were no dependents.

As in the 12 cases of permanent incapacity the claimants were up to the time of the award residents of the State, they may be grouped with the fatal cases having resident dependents. This gives 306 cases with resident claimants in which the time required for making an award is definitely reported. The distribution of these cases by intervals is curiously close to that found among the Connecticut cases studied. One-third were decided within less than a month, almost another third (32.4 per cent) took one month but less than two months, 11.1 per cent required two months but less than three, and not far from one-fourth (23.2 per cent) were still unsettled at the end of three months. At the end of six months all but 7.8 per cent had been decided.

The delay in this last group seemed due to a variety of causes. In three of the fatal cases death was due to blood poisoning. Such cases are always open to doubt and require careful investigation to establish beyond question the connection between the accident and the death. Three were cases in which the employer had not insured and sought unsuccessfully to escape payment. In one case the man's wife was out of the country, making a visit to her old home when the accident occurred, and proceedings were delayed until she could return. In a number of cases whether or not the death ought to be considered an industrial fatality was open to question, and very careful investigation and consideration were necessary before reaching a conclusion, especially since these conclusions would establish precedents for the future.

Naturally there was more delay when the claimants were non-resident. Practically half of these cases for which the time was definitely reported were settled within three months after death, as against about three-fourths of the cases with resident dependents settled in the same period. Nearly one-third of the nonresident

cases required from three to six months for settlement, and a trifle over one-sixth (17.1 per cent) took more than six months.

A delay of months in receiving compensation might easily cause hardship to the victim's family, and if such delays were frequent they would constitute a serious reflection upon the working of the law. The large majority of the cases, however, are settled within the first three months, and the proportion of prompt awards is likely to increase steadily as the law becomes more and more familiar to all affected by it and as precedents are established on difficult and perplexing questions. Meanwhile, unfortunate as it is that there should be some long-delayed awards, the situation is immensely better than under the system prevailing before the compensation law was passed, so far as facts can be obtained for comparison. The Employers' Liability Commission reporting in 1911 on fatal accidents in Cuyahoga County, Ohio, says that in 244 cases settled out of court the average time required for settlement was eight months and one day; in 87 cases settled in the United States circuit court the average time was nine months and nine days; and for 36 cases settled in the court of common pleas the average time required was two years and one month.<sup>1</sup> By contrast, of the 376 cases studied in this investigation for which the time required for settlement was definitely reported, 90 per cent were settled within six months and in only 14 cases did the time required reach or exceed eight months.

#### EXPENSE.

Ordinarily the claimant has no expenses in connection with getting the award. The commission supplies the necessary forms for making application and beyond filling these out the claimant has little to do. If there is any doubt as to whether the death was really an industrial fatality the claimant may, if he chooses, employ a lawyer to look after his interests, and in such case what the lawyer will charge seems a very uncertain matter. Nine cases were found in which the claimants had employed lawyers; in one case the charge was \$25, in one \$145; in two cases \$250, in two \$350; in one case \$500, in one \$600; while in one case the amount was not reported. The higher charges constituted a distinct hardship, since they ran up in one case to 22 per cent of the award received. If the known expense of these cases is looked upon as applying to the whole body of claimants, however, it is inconsiderable, amounting to only \$9.80 for each of the 252 cases visited. This compares favorably enough with the findings of the Ohio commission already quoted. In studying the fatal cases in Cuyahoga County, they became convinced "that there is a tariff rate, pretty generally accepted, of 25 per cent"—of the amount of damages secured—"for a settlement out of court and 33 per cent for a court award necessitating only one trial." This was for lawyers'

<sup>1</sup> Report of the Employers' Liability Commission of Ohio, 1911, pp. XLIII-XLV.

fees only; in addition the investigators found other costs ranging from an average of \$9.06 in cases settled out of court up to \$573.65 in appealed cases.<sup>1</sup>

It is worth noticing that in three of the nine cases in which a lawyer had been employed the decedent's employer was carrying his own insurance. In each of these cases the employer at first either refused to pay the award or seemed inclined to contest it, the ground of contest usually being one of the old employers' defences. When an employer is insured in the State fund such a ground of contest is never considered for a moment and as it becomes generally understood among the self-insured that such a claim has no standing, this particular reason for employing a lawyer will probably disappear altogether. In two of the remaining cases the deceased had been killed by a fellow employee. There was considerable doubt as to whether such cases were really entitled to compensation, and lawyers were employed to present the cases as the claimants saw them. In one of the remaining cases the widow secured a lawyer to defend her claims against the decedent's grown children by a former marriage; in one, because the award was long delayed and she grew anxious; in one, to secure a reopening of the case which resulted in a larger award; and in one, no reason was assigned.

It is doubtful whether a compensation law can reach a condition of such perfection that there will be no need for claimants to secure legal aid. Questions of fact will arise and also disputes among claimants themselves as to their respective rights to the compensation and in such cases the parties in interest will naturally wish legal representation. But as the treatment of claims becomes better understood and as the standards by which degree of dependency and the industrial or nonindustrial character of a fatality are determined become established, the incentive to employ lawyers will be reduced. Meanwhile it is to be observed that in 96 per cent of the 252 cases visited the award was made without the claimant having found it necessary or desirable to call in legal aid.

#### UNCERTAINTY.

Under the liability system the dependents, in case of an industrial fatality, were confronted by a double uncertainty—whether they would get any damages at all and, if so, how much. On both points there was very considerable room for doubt. The Ohio commission already quoted found that a settlement was made in 36 per cent of the fatal industrial accidents occurring in Cuyahoga County in the period covered by their investigation. They also found that these settlements varied widely in amount.

There was a settlement made for 370 fatal industrial accidents of \$351,200. Approximately one-half (52 per cent) of this amount

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<sup>1</sup> Report of the Employers' Liability Commission of Ohio, 1911, p. XLII.

was paid for 12 per cent of these accidents, whereas the remaining half was distributed among 88 per cent of the cases. Sixty per cent of the cases received amounts ranging somewhere between \$50 and \$500. \* \* \* The amounts received varied from funeral expenses to \$5,000. \* \* \* Approximately one-fourth of the amount received was paid out as plaintiffs' attorney fees and court costs.<sup>1</sup>

Elsewhere it is stated that settlements were made in 42 per cent of the cases in which widows were left. That is, when a man was killed at work there was not quite an even chance that his widow would receive something in the way of damages, while if she did receive something there was absolute uncertainty as to what the amount would be; also, as to what part of this amount she would have to pay for securing a settlement.

Under the compensation law, on the other hand, as seen in this investigation, in ordinary industrial fatalities there is no uncertainty as to the fact of an award and very little as to its amount; the limits within which it may vary are sharply fixed and where claimants are really dependent the tendency is to award the maximum. There are, it is true, some cases in which the industrial character of the death is questionable and in these the claimant has no certainty as to the decision which will be reached. But each case of this kind, as it is decided, reduces the field of possible future uncertainty. A decision once reached establishes a precedent throughout the State.

The principal uncertainty in Ohio arises from the fact that if an employer in defiance of the law does not insure and if, as a consequence, when an accident takes place he is unable to pay the compensation awarded, there is no provision made for the claimant's protection. An award unenforced is small comfort to a needy family, but there is no recourse. The decedent was in no way responsible for his employer's failure to comply with the law, yet his family must suffer for it. Such cases are fortunately unusual, yet, as the preceding pages show, they were found and sometimes involved severe hardship. In all these instances the industrial commission was taking legal measures against the delinquent employers, with the avowed purpose of making examples of them for the sake of deterring others from a similar disregard of the law. This policy will probably be effective in the long run. It is not impossible also that some change in the law may be made. There seemed to be rather a widespread feeling that the State ought to stand back of its law and see that all those entitled to compensation get it. As one official put it, "If the State doesn't enforce its own law requiring employers to make satisfactory insurance arrangements, then the State ought to bear the cost of its failure, not let it fall on a dead man's family."

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<sup>1</sup> Report of the Ohio Employers' Liability Commission, 1911, p. XXXVI.

Meanwhile such cases were far from numerous. Only seven were found in which, owing either to this cause or to a question of jurisdiction, widows had up to the time of the agent's visit received no compensation. As there were 206 cases in which widows had been left, we have 96.6 per cent who received a settlement as against the 42 per cent found by the Employers' Liability Commission; that is, under the old system a widow had something less than one chance in two of getting damages, while under the new system she has something less than one chance in 25 of not getting them.

#### INCIDENCE OF LOSS DUE TO INDUSTRIAL FATALITIES.

Under the liability system if no damages were received the decedent's family were expected to bear the whole burden of the loss of the wage earner; widows went out to work, children became wage earners, and if the income was still below what was needed for absolute necessities, charity was solicited. There are no satisfactory data to show what proportion of the families of men killed at their work had to resort to any or all of these methods, but there is evidence that all were used frequently. In the investigation in Cuyahoga County, it was found that in 48 out of 86 families (55.8 per cent) the widows had been obliged to go to work as a result of the accident.<sup>1</sup> It is not stated whether these widows went into factories, shops, and the like, or took in work at home, but the average earnings reported, \$5.51 per week, make it seem probable that they took positions outside the home with regular wages. Of the 206 widows visited in this investigation 58 took up gainful pursuits as a consequence of the fatality; but 23 of these had no children under 14, and the majority of the others took boarders or let rooms, occupations which did not involve leaving their homes.

As to charitable relief it was impossible to get exact data concerning the situation before the passage of compensation laws. Social workers declared that the loss of income due to industrial accidents was one of the main causes of poverty and that, both in the burden thrown on the charitable resources of the community and in the effect on the character of the dependents, it was a source of wide-spread and serious evil.<sup>2</sup> The discussion in the preceding pages shows how

<sup>1</sup> Report of Ohio Employers' Liability Commission, 1911, p. XLV.

<sup>2</sup> These consequences were emphasized in the hearings before the New York commission, as shown in First Report of New York Commission on Employers' Liability, 1910, p. 28, as follows:

"We see consequences on the character and permanent social standing of the family which are far more serious. They are the direct result of the cutting off of the income. We see people becoming chronic dependents and begging for charitable assistance, who never would have gotten in that position except for the accident to the wage earner. We see people becoming careless who couldn't have been careless before the situation arose as the result of this accident. We see people dispossessed for the first time in their lives because of this accident and going into the ranks of people who expect to be dispossessed whenever they move. We see people pawning their furniture; we see people using up what little savings-bank account they have had; we see people obliged to turn in humiliation and with permanent injury to the charitable societies or to relatives and friends and other people who have heretofore been entirely independent and self-supporting."

seldom the families studied in this investigation found it necessary to seek outside aid; recourse to charity was hardly known among them.

It was entirely possible, however, that a family's own statement concerning this matter might not be wholly reliable, so the question was taken up, when possible, with the charitable agencies. In the larger cities, where such work is organized and a central registration bureau kept, lists of the families who had lost a wage earner by an industrial accident within the year covered were submitted to the central registration agency and a report asked for as to whether any of these had received help since or as a consequence of the wage earner's death. The answers confirmed very fully the findings of the investigation. In one city in which a list of 20 names was submitted only one had been recorded as applying for aid since the wage earner's death. In this case a widow with two small children, whose husband had earned under \$12 a week and whose compensation was, therefore, necessarily small, had applied for a widow's pension, but the application was refused.

"I was surprised myself," writes the official in charge, "to see the extent to which your list is entirely self-supporting. This is particularly significant when you consider that our general registration bureau has listed with it the names of all persons dealt with by such other agencies as the district nursing association, the tuberculosis society, juvenile court, and many other groups."

In another city in which a list of 24 names was submitted a similar report was given; when compensation was received aid was not necessary.

"On the whole, our conclusion is that the law has had an appreciable effect in lessening dependency and is a splendid social proposition," is the way one social worker summed up the experience of his bureau. In fact, wherever the inquiry was made the answer was practically the same; the families of workers killed in industrial accidents were not found to any appreciable extent among those receiving charitable relief. This particular part of the economic loss involved in a wage earner's death appears to have been shifted from the general public to the industry in which the fatality occurred.

It is not meant, of course, that the family does not suffer. Under the best of circumstances, compensation is only a part of the decedent's earnings, and the reduction in income is often a serious matter. In many cases, even with compensation the resources appeared altogether disproportionate to the size of the family, and in a few living conditions were miserably poor. These were for the most part foreign families who have not yet adopted American standards, and who consequently took as a matter of course conditions which other families simply would not have accepted. Three cases were encountered in which bad conditions were obviously due to intemper-

ance or general worthlessness on the part of the decedents or of the survivors, or both. In other families the same causes may have been at work, less obviously, but in general the evidence was all the other way. As to the adequacy of the awards, it was an interesting fact that the widows with the largest families and apparently the most discouraging outlook had no complaints to make on this score. Presumably it was such a relief to have this amount as a certainty that it hardly occurred to them to think of it as too little. When the family was large, as a rule one or more of the children would reach working age before the 312 weeks had passed; when the family was smaller, and the children too young to work, not infrequently the widow was trying to save part of the compensation to provide against the time when it would cease.

Only a few cases were found in which the widow was inclined to complain of the compensation. One with four children ranging from 15 downward and having an award of \$2,496 in weekly installments of \$8 was dissatisfied, thinking that she could have sued the company and gotten more than compensation gave her. One widow of 26 with two small children and a third expected, found it almost impossible to get along on \$12 a week, and realizing that the compensation would come to an end while the children were still under 14, was much discouraged. A widow of 60 with \$7 a week complained that the amount was too small to do anything with—"couldn't even buy admission to an old ladies' home," and didn't know what she would do when the six years came to an end. One or two others were found who took a similar attitude, but these were exceptions. For the most part all shared the attitude of one widow who, after recounting her troubles, explained that she never stayed downhearted long because her sister cheered her up by saying: "Look how much better off you are than if he'd a died natural."

#### COMMUTATION OF AWARDS.

One reason for the effectiveness of compensation in Ohio may be found in the flexibility of the awards. The general intention is that compensation shall be paid in weekly installments extending over six years, but the commissioners are authorized to make any other arrangement they consider wise, and they take full advantage of this authorization. It often happens that a sum of money in hand will do the family more good than the same amount received in weekly payments. If the decedent's work was irregular, or there had been much illness in the family, they may at the time of the fatality be handicapped by debt. They may have been buying a home, and may find themselves quite unable to keep up the payments out of the weekly compensation payment. They may own a home larger than they need for their own use, which for a few hundred dollars can be so altered that a part of it may be rented, or a widow may see

a good chance of buying a rooming house or establishing herself in some other business.

In such cases an application is made for a complete or partial commutation of the award, and if the purpose avowed seems on investigation a right and sensible one, the request is usually granted. Sometimes the whole award is paid in a lump sum; more often a part is commuted and the remainder paid in weekly installments. In this case it is optional with the commissioners whether the amount of the weekly payments shall be decreased or the time during which they are to run shall be shortened.

Among the families visited there were 30 cases of total and 76 of partial commutation; among those not visited, 25 of total and 8 of partial. The difference in the proportion of total commutations is probably explained by the fact that all the nonresident dependents were among those not visited; the difficulty under war conditions of sending weekly payments to families in Europe would be a strong reason for commuting the award.

Of the whole number of commutations, total and partial, 46 were to purchase homes, and 29 to clear off mortgages from homes already bought; 10 were to pay off debts not connected with property; 10 to purchase or clear property not intended for homes; two to improve homes; five to return to the old country; four to invest; and in 33 cases, mostly among the unvisited families, the purpose of the commutation was not learned.

The way in which commutation increases the effectiveness of an award is well illustrated in one case in which a widow with four children, two of them boys of 12 and 14, was left with nothing but the compensation award of \$2,409, paid at the rate of \$7.72 per week. This was insufficient, and work she could do was difficult to find. Half the award was paid her in a lump sum, and with this she bought a small farm, a cow, and some furniture and tools. With the help of the boys she can easily raise enough to meet their own needs, and hopes before the compensation payments are at an end to be doing much more. Whether or not these hopes are realized, however, they are now able to live comfortably, whereas without the commutation it was a question how they were to live at all.

If commutations were made carelessly there would be much danger of money being wasted and the intent of the law frustrated. As far as could be seen in this investigation, however, commutation was granted only after careful investigation, both as to the value of the plan proposed and as to the ability of the claimants to carry it out. As a result the effectiveness of the compensation was increased, and family after family was found living in reasonable comfort owing to a judicious investment of part or all of the award.

To sum up the situation, then, it may be said that in Ohio the compensation law seems to have been successful in shifting a large pro-

portion of the economic loss caused by industrial fatalities from the victims' dependents and the general public to the industry in which they occurred. Compensation does not make up the loss of the decedent's earnings, but it greatly diminishes the economic hardships of the bereaved family. In the 256 families visited practically no children under 14 had been taken out of school to work because their earnings were necessary, no children were found neglected and running wild because their mothers had been forced to become wage earners, no homes had been lost because payments could not be kept up. Breaking up a home because a widowed mother could no longer support her children was almost unknown, and so was recourse to charity, public or private. There were many cases in which compensation left the family still insufficiently provided for, many in which they could not have made it answer without thrift and self-denial and hard work; but given these qualities, the compensation made it possible for them to keep together, to preserve their independence and to look forward hopefully to the better times to come as the children grew older. In these cases, compensation meant the difference between having a hard time to get on and absolute disaster. In many others it meant saving the family from a hard time, enabling them to live in relative comfort, and making it possible for the children to have a fair education or some special training before they entered the industrial world.

### THE INVESTIGATION IN PENNSYLVANIA.

The purpose in going into Pennsylvania was to obtain some data concerning the condition of dependents of workers killed in industrial accidents under a liability system, for comparison with similar data obtained in Connecticut and Ohio concerning conditions under a compensation law. The investigations which have been frequently referred to in the preceding pages, conducted by various State commissions on employers' liability, are all at least five years old, and conditions may change greatly in five years. Also those investigations were conducted on a different basis from that adopted in this case, so that satisfactory comparisons between the two sets of results are difficult or impossible.

Limitations of time and money alike forbade an investigation covering the whole State, nor did such a comprehensive study seem necessary for the purpose in mind. In order to get as fair a distribution of workers as possible, two districts were selected, a group of counties including Pittsburgh and its vicinity and two counties in the heart of the anthracite region. The first, it was thought, would give a fair representation of ordinary urban industries, and would also include some of the great iron and steel plants, as well as a portion of the bituminous coal fields. The second was selected solely for the purpose of studying conditions among the families of the anthracite

miners, though other than mining accidents occurring in this region were included.

According to the Pennsylvania law employers must report to the department of labor and industry all accidents befalling employees in the course of their employment which involve a disability of more than two days. From these reports, filed in the bureau of information, department of labor and industry, Harrisburg, copies were made of the data concerning all industrial fatalities occurring in the selected localities between December 31, 1914, and September 1, 1915. The four months of 1914 covered in the other States were not included here, partly because a number of cases quite sufficient for the desired comparison was obtained from the eight-month period, but more because of the difficulty of locating the families as the interval between accident and visit increased. This difficulty was a serious one under any circumstances, as the people were very generally foreigners, their names were often incorrectly given in the report, and the addresses were apt to be very vague. If the accident was of recent occurrence, the victim's dependents could usually be located, but if it had happened some months before and the family, as was often the case, had moved once or twice in the interval, tracing them became a matter of time and trouble. The number of those whom it was impossible to locate was greater, both absolutely and proportionately, in Pennsylvania than in the other States visited.

No attempt was made to secure records of cases of permanent total disability, as it was evident that such records would be unsatisfactory. The law requires that accidents shall be reported within thirty days of their occurrence, which is too short an interval in many cases to show the full extent and character of the injuries. Of course additional reports are expected, but the chance that the final decision as to the character of the injury may escape record is considerable. Even deaths were frequently not reported, and the chance that cases of nonfatal injury would be followed up until their real nature was established seemed too slight to justify the time required for searching the files of accidents not causing the deaths of the victims.

#### DATA CONCERNING VICTIMS AND ACCIDENTS.

Records were obtained of 305 industrial fatalities occurring in the selected localities during the eight months covered. Visits were made to the dependents of the victims, when they could be located, and information was obtained as to the financial condition of the family before and after the accident, methods of meeting the deficit caused by the loss of the decedent's earnings, etc.

In Appendix Table 5, the age, marital condition, earnings, occupation, and data relating to the accident are shown in detail for each decedent.

## AGE, MARITAL CONDITION, AND WAGES OF VICTIMS.

Owing to the way in which the cases for study were selected these tables can not be considered as representative in any respect of the industrial distribution or the industrial risks of the workers of Pennsylvania. They represent merely conditions prevailing among a few hundred men killed by industrial fatalities in two selected regions of Pennsylvania. The data concerning these decedents do not, therefore, require detailed examination. The ages, conjugal condition, and wages of the decedents for whom these items were reported are summarized in Tables 20, 21, and 22.<sup>1</sup>

TABLE 20.—NUMBER AND PER CENT OF DECEDENTS IN SPECIFIED AGE GROUPS.

Age group.	Number.	Per cent.
18 to 19 years.....	15	5.0
20 to 29 years.....	75	24.7
30 to 39 years.....	88	29.0
40 to 49 years.....	74	24.4
50 to 59 years.....	39	12.8
60 years and over.....	12	4.0
Total.....	303	100.0

TABLE 21.—MARITAL CONDITION OF DECEDENTS.

Marital condition.	Number.	Per cent.
Married.....	213	69.8
Widowed.....	13	4.3
Single.....	77	25.2
Divorced or separated.....	2	.7
Total.....	305	100.0

TABLE 22.—NUMBER AND PER CENT OF DECEDENTS IN SPECIFIED WAGE GROUPS.

Weekly wages or earnings.	Number.	Per cent.
Under \$7.....	4	1.6
\$7 and under \$10.....	18	7.0
\$10 and under \$12.....	39	15.2
\$12 and under \$15.....	67	26.2
\$15 and under \$20.....	89	34.8
\$20 and over.....	39	15.2
Total.....	256	100.0

The average age of the 303 decedents whose ages were ascertained was 37 years.

On the whole, although there are none under 18, this group of decedents is a younger body than those of Connecticut or Ohio. Taking certain significant age groups, the proportions found in each group are for the three States as follows:

	Per cent under 20 years.	Per cent 20 to 39 years.	Per cent over 50 years.
Connecticut.....	6.8	48.9	26.1
Ohio.....	4.0	48.2	25.0
Pennsylvania.....	5.0	53.7	16.8

<sup>1</sup> Two of the decedents were members of the same family. Hence Appendix Table 5, which is numbered with respect to families, shows only 304, while some of the text tables, dealing with individuals, show 305.

The Pennsylvania group shows a smaller proportion over 50 and a larger proportion between 20 and 40 than either of the other groups, i. e., it is more largely composed of men in the prime of life than the other two.

Naturally enough, considering the age grouping of the decedents, the majority were or had been married. Racial characteristics and nature of industry followed appeared also to have something to do with this. In the mining communities wives seemed to be looked upon as useful and almost necessary adjuncts, and though single men were abundant their bachelorhood appeared to be due not to choice but to the natural excess of men in communities of recent immigrants.

#### INDUSTRY AND OCCUPATION.

The industrial distribution of the 305 decedents was as follows:

##### CLASSIFICATION OF DECEDENTS BY INDUSTRY AND OCCUPATION.

<i>Mining.</i>		<i>Quarrying.</i>	
Coal:		Sand and gravel, bargemen.....	1
Miners.....	109	Stone, blockmakers.....	1
Miners' laborers.....	51	Clay, head shooters.....	1
Loaders.....	12		
Runners.....	11	Total.....	3
Drivers.....	7		
Door tenders.....	3	<i>Manufacturing.</i>	
Motormen.....	3	Iron and steel:	
Carpenters.....	2	Laborers.....	8
Plane men.....	2	Millwrights' helpers.....	2
Rock men.....	2	Billet foremen and stock clerks..	1
Scrappers.....	2	Boiler makers' helpers.....	1
Timbermen.....	2	Cranemen.....	1
Assistant foremen.....	1	Engineers.....	1
Coal pocket tenders.....	1	Hooker-ons.....	1
Charge men.....	1	Heaters' helpers.....	1
Clerks, office.....	1	Lever men.....	1
Drivers, boss.....	1	Larry car helpers.....	1
Drill runners.....	1	Motor inspectors.....	1
Fan engineers.....	1	Oilers.....	1
Footmen.....	1	Oilers and millwrights.....	1
Jig runners.....	1	Open hearth slag men.....	1
Locomotive brakemen.....	1	Pattern makers.....	1
Locomotive helpers.....	1	Pipe machine hands.....	1
Outside foremen.....	1	Second drill pressmen.....	1
Pickers in breaker.....	1	Water tenders and painters.....	1
Rock slowers.....	1	Occupation not reported.....	1
Slope engineers.....	1	Total.....	27
Section foremen.....	1	Machinery, instruments, and metal	
Superintendents.....	1	products:	
Shot firers and rib bosses.....	1	Cranemen.....	1
Unloaders, rock.....	1	Millwrights.....	1
		Pipe fitters.....	1
Total.....	225	Riveters.....	1
		Total.....	4

<i>Manufacturing—Concluded.</i>		<i>Transportation and public utilities.</i>	
Food products, beverages, and tobacco:		Steam railroads:	
Laborers .....	2	Laborers .....	5
Still runners .....	1	Blacksmiths' helpers .....	1
Total .....	3	Foremen .....	1
Other:		Foremen, car shop .....	1
Electricians .....	2	Machine hands .....	1
Laborers .....	2	Piecework inspectors .....	1
Boiler makers' helpers .....	1	Repair men .....	1
Engineers .....	1	Total .....	11
Helpers .....	1	Electric railway: Oilers .....	1
Picker-house hands .....	1	Electric light and power:	
Salesmen .....	1	Linemen .....	1
Superintendents .....	1	Trouble men .....	1
Total .....	10	Total .....	2
<i>Construction.</i>		Other: Gas field superintendents .....	1
Bridge building:		<i>Trade.</i>	
Cupola tenders .....	1	Trade:	
Painters and bridgemen .....	1	Coal teamsters .....	1
Punching machine operators .....	1	Lumber handlers .....	1
Total .....	3	Window cleaners .....	1
Building:		Total .....	3
Laborers .....	3	<i>Service.</i>	
Carpenters .....	1	Night watchmen .....	1
Painters .....	1	Window cleaners .....	1
Riggers .....	1	Total .....	2
Teamsters .....	1		
Tin roofers .....	1		
Total .....	8		
Other:			
Drillers .....	1		
Laborers .....	1		
Total .....	2		

Mining accounts for very nearly three-fourths of the group (73.8 per cent), manufacturing, with 14.4 per cent, forming a poor second. Only 4.3 per cent come from the various building activities and 4.9 per cent from transportation and public utilities. Agriculture is wholly, and trade almost, unrepresented. It must be remembered that these figures are not in the least indicative of conditions in general; they merely show the facts concerning a certain selected group.

Turning to the occupational distribution, for the first time we find laborers holding the second place numerically among the victims of fatalities, miners taking the first. Miners and laborers together make up practically three-fifths of the group—59.3 per cent. No other occupation accounts for as much as 5 per cent of the total. Eight of the decedents held supervisory positions, being foremen, assistant foremen, or superintendents.

CAUSES OF ACCIDENTS.

The accidents in which members of this group met their fate, classified by causes, are as follows:

CLASSIFICATION OF ACCIDENTS BY CAUSES.

<i>Mining accidents.</i>	<i>Accidents other than mining—Concluded.</i>
Killed underground:	Explosives, electricity, fires, hot and
Fall of coal or rock..... 112	corrosive substances:
Mine cars and locomotives..... 36	Electricity..... 4
Explosives..... 28	Explosives..... 3
Gas explosions and burning gas. 15	Hot substances and flames..... 6
Electricity—shocks and burns.. 2	Total ..... 13
Mining machines..... 1	Falling objects:
Other causes..... 7	Rock, earth, etc..... 1
Cause not reported..... 5	Collapse of buildings and walls.. 1
Total..... 206	Collapse of scaffolds and staging. 1
Killed in shaft:	Stored or piled-up material..... 1
Falling down shafts or slopes.... 5	Objects falling from buildings,
Objects falling down shafts or 1	trestles, or scaffolds..... 1
slopes..... 1	All others..... 3
Cages or skips..... 2	Total..... 8
Total..... 8	Falls of persons:
Killed on the surface:	From ladders..... 1
Mine cars and locomotives..... 3	From scaffolds and platforms.... 4
Machinery..... 1	From vehicles..... 2
Boiler explosions..... 1	From structures in course of
Railroad cars or locomotives.... 1	erection..... 2
Other causes..... 4	From other elevations..... 2
Total..... 10	Total..... 11
Location not reported..... 1	Handling sharp objects..... 1
Total..... 1	Miscellaneous causes:
<i>Accidents other than mining.</i>	Asphyxiation and suffocation... 1
Machinery:	Drowning..... 2
Prime movers (engines and 1	All others..... 1
motors)..... 1	Total..... 4
Transmission apparatus..... 2	Crushed by or between railroad cars. 9
Working machinery..... 5	Nature of accident not reported..... 1
Hoisting apparatus and convey- 21	
ors..... 21	
Not reported..... 4	
Total..... 33	

Of the 225 decedents engaged in mining all but 12 were killed by accidents closely related to the nature of their work. Of the 109 miners, one was killed by a falling object outside of the mine and for two the cause of the accident was not reported; with these exceptions all died in accidents due to conditions peculiar to the industry. For them, as for the whole group engaged in mining, the commonest cause was the fall of coal or rock; this accounted for 67 per cent of the deaths among the miners and for practically 50 per cent of the

deaths among all engaged in mining. Mine cars and locomotives occasion the next largest group of deaths, causing 17.3 per cent of the mining accidents. Explosives and gas explosions and burning gas are the next most important causes, accounting together for 19.1 per cent of the mining accidents. Among the other causes none stands out prominently.

Among the causes of other than mining accidents, machinery leads, accounting for 41.3 per cent, while the next most numerous cause, falls either of persons or of objects, accounts for only 23.8 per cent. It is probable that the selection of localities has much to do with this excess of machine accidents. Pittsburgh is predominantly a manufacturing center. Moreover, some very large concerns are located in that district, and accidents occurring in large plants are much more apt to be reported than those occurring in small and scattered establishments.

Precisely one-eighth of the accidents other than mining were connected with or due to cranes, although the crane does not necessarily appear as the cause. Thus, a laborer by means of a crane was hoisting a pouring ladle full of molten metal; something went wrong, the ladle tipped, and the metal splashed over the unlucky workman below, who died of the burns. Two cranemen fell from cranes and died of their injuries; a hooker-on was crushed between a crane and a car; two laborers were caught and crushed between cranes and columns; a riveter was killed by a load slipping from a chain which swung loose; and so on. No other single piece of machinery at all approached the crane in effective deadliness, although five accidents are ascribed to elevators.

#### **BLOOD POISONING AND INFECTION.**

The deaths resulting from infection of trivial wounds, which figured so prominently in the lists of Connecticut and Ohio decedents, scarcely appear in the Pennsylvania list. A driver, employed by a coal company, was thrown from his wagon and his head injured; lock-jaw followed and he died seven days later. An employee in the weaving department of a company manufacturing woven wire fencing scratched his finger in the course of his work. The scratch became infected, blood poisoning developed, and the man died 11 days later. These were the only cases of blood poisoning or infection found in the whole list of 305 decedents.

#### **INTERVAL BETWEEN ACCIDENT AND DEATH.**

The interval between the accident and the death is shown in the following statement.

*Interval between accident and death.*

Under 1 day.....	243	2 and under 3 weeks.....	6
1 day.....	17	3 and under 4 weeks.....	2
2 days.....	8	4 and under 8 weeks.....	3
3 days.....	7	Interval not reported.....	1
Over 3 and under 7 days.....	7		
1 week and under 2 weeks.....	11	Total.....	305

A considerably larger proportion of the deaths reported followed closely on the accidents than in either of the other States. Of the 305 victims shown here 79.7 per cent died on the day of the accident, as against 63.7 per cent in Connecticut and 60 per cent in Ohio. Before the end of the first week 92.5 per cent had died and only three are known to have lived more than four weeks after the accident.

To some extent this difference is probably accounted for by the nature of mining accidents, which are responsible for so many of the Pennsylvania deaths. When a man is crushed under a fall of roof coal, or falls down a shaft, or is blown to pieces by a dynamite explosion, death is not likely to be long drawn out. But some part of the difference, also, is almost certainly due to failures to report fatalities as such when death does not occur for weeks or even months after the accident.

#### CONDITION OF FAMILIES BEFORE AND AFTER LOSS OF INJURED WAGE EARNER.

As in Connecticut and Ohio visits were made, when possible, to the families of decedents, and information gained as to their circumstances at the time of the accident and the economic effect of the fatality. Locating the families was a matter of difficulty and in many cases was impossible. When the deceased was a single man, perhaps with no relatives, or only distant ones in this country, it was not surprising that no one could be found who had known him; he might drop out of memory easily enough. But the families of married men were also hard to find. In the fatalities which happened outside of large cities the victims were very apt to be non-English-speaking foreigners living in little communities of their own race. If the family remained in the house they occupied when the accident occurred there was no trouble in finding them, but if they had moved outside the limits of their racial community, tracing them became a matter of decided difficulty, especially as this first move was often only the beginning of numerous changes.<sup>1</sup>

The investigation in Pennsylvania was begun in the latter part of November and ended before Christmas. As no records were taken of deaths occurring later than August 31, the survivors had had

<sup>1</sup> "The liability law seems to result in so much greater hardship to the bereaved that they disappear from their accustomed haunts and the place thereof knows them no more. And kind neighbors tell you they think the widow moved to Blank street, near Dash; a saloon at the corner, a grocery behind that, and then a stable, and she lives two or three houses farther on. And you go, and can't find the stable nor the widow, because the stable has been made into a confectionery store and the widow into a bride." [Extract from letter of agent in field.]

periods varying from three months to nearly a year in which to adapt themselves to the change in their circumstances. The shortest interval between the fatality and the visit was 3 months, the longest 11 months and 7 days. In 116 of the 166 cases in which families were found six months or more had elapsed between the accident and the visit.

In Appendix Table 6 the condition of the families, both before and after the accident, is shown in detail.

#### FAMILIES OF MARRIED MEN.

##### ECONOMIC IMPORTANCE OF DECEASED TO FAMILY.

Visits were made to the families of 166 decedents, of whom 137 had been married men, 7 widowers or divorced men, and 22 single men.<sup>1</sup> The families of the married men, naturally, were of the most importance, from both the economic and the social standpoint. A glance at the tables shows that large families were numerous and that the earnings of the decedents had played a very important part in the family budgets. Considering only the cases in which a widow was left, there were 34 families in which the membership before the accident had been from 7 to 10, and 36 in which it had been 5 or 6. In other words, of the 137 families of married decedents, 70, or 51 per cent, had had a membership ranging from 5 to 10. In 12 of the families with 7 to 10 members the husband had been the sole wage earner, and in 9 his earnings were the only income. In one of these families there were 7 children under 14, in four there were 6, and in four others 5, so that the death of these 9 men left 9 widows and 51 children under 14 with absolutely no income. Among the whole 137 families there were 97 in which the husband had been the only wage earner, and in 71 of these the family had had no income except his earnings. More than half, then, were wholly dependent upon the decedent, and his death swept away their livelihood at one stroke.

The situation was rendered still more difficult by the fact that in 22 families—almost one in every six—posthumous children had been born or were expected at the time of the agent's visit. In 13 cases the families in which these children were born had depended wholly upon the decedent's earnings and in 7 of these 13 there were already three or four children under 14 at the time of the father's death.

##### INSURANCE AND DEATH BENEFITS.

Provision for some kind of insurance or death benefit was both more usual and more liberal among the victims of industrial accidents studied in Pennsylvania than in Ohio or Connecticut. One reason for this was that several of the large companies have relief or beneficial societies which all employees are expected to join. A

<sup>1</sup> Twenty-three single men were included, but as one was the son of one of the married decedents the family is counted only in connection with the father.

specified sum is deducted monthly from each man's wages and paid into a fund from which medical attendance and disability and death benefits are provided. Sometimes the employing company contributes to this fund what may be needed to keep it solvent. In others, there is considerable reason to suppose that the contributions from the employees are more than sufficient to meet all demands. The amount received by the decedent's family from such organizations varied widely, ranging from about \$200 to over \$1,000. Another reason for the extent to which death benefits were received is that so many of the decedents were miners; the anthracite miners especially are strongly organized and union benefits figured largely in the list of receipts. Still a third reason was the realization of the workers, more especially of the foreigners, that their work was dangerous and that their families were apt to suffer unless they united for mutual helpfulness. Seventy-two of the 137 married decedents had belonged to some fraternal order, generally formed among members of the same race. The extent to which the families of the married men and of the widowers were provided for by such means is shown in Table 23:

TABLE 23.—INSURANCE OR DEATH BENEFITS RECEIVED BY DECEDENTS' FAMILIES IN PENNSYLVANIA, BY CLASSIFIED WEEKLY EARNINGS OF THE DECEASED.

Classified weekly earnings of decedent.	Families receiving insurance.		Families not receiving insurance.	Number of families in each earnings group.	Total received by families reporting amount.	Average per family for those reporting amount.
	Reporting amount.	Not reporting amount.				
Under \$7.....	1			1	\$224	\$224
\$7 to \$9.99.....	4		3	7	3,150	788
\$10 to \$11.99.....	11		3	14	5,085	462
\$12 to \$14.99.....	26		16	32	14,283	549
\$14 to \$19.99.....	49	2	10	61	33,561	685
\$20 and over.....	25			27	29,087	1,163
Not reported.....		2		2		
Total.....	116	4	24	144	\$5,390	736

<sup>1</sup> Including one case in which a policy of \$750 was contested and payment had not been received.

<sup>2</sup> Including one case in which a policy of \$1,000 was contested and payment had not been received.

<sup>3</sup> Including two cases in which policies were contested and no payments were received.

It appears that 83.3 per cent of these families received some form of insurance or death benefit, against 66.7 per cent in Connecticut and 64.8 per cent in Ohio. The average amount received by those for whom the amount was reported is noticeably larger than in the other States, being \$736, while in Connecticut it was \$588 and in Ohio \$536.

This average embraced wide extremes. Six families received less than \$100 and 26 received \$100 but under \$200. On the other hand, 37 received \$1,000 or more and 3 of these received \$3,000 or over. Naturally these larger amounts were for the most part received by the families of the men in the higher earnings groups.

## EFFECT ON INCOME OF DECEDENT'S LOSS.

The extent to which families were dependent upon the decedent has already been discussed. Naturally this dependence meant that the loss of his earnings would be severely felt. To show the effect on the family income of the sudden stoppage of this item, a summary table was prepared showing, by size of family, the income before and after the accident in cases where a widow or a widow and children was left. It was not possible, however, to make this table include all these cases. The 14 widows who had remarried were omitted, since they had replaced the lost wage earner. Twenty others were omitted because they had gone to live with relatives or friends, merging the two families in such a way that it was impossible to say just what resources should be allotted to each. In a number of these cases the widow had no cash income and was being supported by the family with whom she lived, but she usually gave her services about the house. It was open to question, therefore, whether she should be looked upon as wholly dependent upon others or as having an indefinite income paid to her in the form of food and shelter in return for her work. In two cases the amount of income was not reported; in three the women were working, but the arrangement was so vague that it was impossible to reduce it to a definite statement; and in one case the widow had died and the children had been taken by relatives, so that the family, as such, had really ceased to exist. Forty cases, accordingly, were omitted. For the remaining 97 the weekly cash income before and after the accident is shown in Table 24:

TABLE 24.—NUMBER OF FAMILIES HAVING EACH CLASSIFIED WEEKLY INCOME BEFORE THE ACCIDENT AND AFTER THE ACCIDENT, BY SIZE OF FAMILIES.

Persons in family.	No in- come.	Under \$5.	\$5 and under \$10.	\$10 and under \$12.	\$12 and under \$15.	\$15 and under \$20.	\$20 and under \$25.	\$25 and over.	Total number of fami- lies.
BEFORE ACCIDENT.									
Two.....					2	1	2	1	6
Three.....					1	4	2	3	10
Four.....			1	2	3	7	5	5	23
Five.....				1	2	4	1	4	12
Six.....				1	2	3	3	3	17
Seven.....				1		3	3	3	12
Eight or more.....				1	2	4	3	7	17
Total.....			1	6	12	31	19	28	97
AFTER ACCIDENT.									
One.....	1	2	1	1			1		6
Two.....	3	5	2	2	1				13
Three.....	5	5	4	1		2			17
Four.....	3	2	4	1	2				12
Five.....	2	7	1	2	2		1		15
Six.....	3	6	2		1	4	1		17
Seven.....	1	3			1	1	1	2	9
Eight or more.....		1	4	2				1	8
Total.....	18	31	18	9	7	7	4	3	97

The change in the wage grouping is striking. Before the accident only one family had an income of less than \$10 a week; at the time these data were taken 67 families, 20 of them having a membership of six or more, had fallen back into this group. A comparison of the percentage found in each of the principal wage groups before and after the accident brings out the degree to which the incomes were affected by the fatality.

*Per cent of families in each specified income group.*

Weekly income.	Before accident.	After accident.
Under \$10.....	1.0	69.1
\$10 and under \$15.....	18.6	16.5
\$15 and under \$20.....	32.0	7.2
\$20 and under \$25.....	19.6	4.1
\$25 and over.....	28.9	3.1

Before the accident four-fifths of the families had incomes of \$15 or more a week, while at the time of the visit less than one-sixth were in this group. In considering these figures it must be remembered that they do not tell the whole tale, since the cases in which the families were forced through poverty to give up their separate family existence are necessarily omitted.

In Connecticut and Ohio, when the tables of income without compensation showed families in the "No cash income" group, the fact that they were receiving compensation solved the question of how they managed to keep alive. In Pennsylvania they might or might not have received a payment in settlement of all claims arising from the accident; if they had the amount might range from \$50 upward, but the whole matter is too uncertain to permit the assumption that the families have at least something in the way of damages or settlement payments to fall back on. To show just how they are faring it seems worth while to give a brief statement concerning each of the 18 families found to be without any cash income. The numbers are those by which the cases are designated in Appendix Tables 5 and 6; the interval is the time between the victim's death and the visit of investigation.

CASE 118.—Interval 8½ months. Widow, aged 70. Living on insurance, \$1,100, and compensation, \$90.

CASE 88.—Interval 8½ months. Widow, 60; son, 14. Insurance, \$224; compensation, \$100; poor relief, \$5 a month. Boy looking for work.

CASE 99.—Interval 3½ months. Widow, over 70; daughter, 40. No insurance, no compensation. Live in small house owned by deceased. Married children contribute to their support, though they are working people who find it hard to support their own families.

CASE 100.—Interval 4½ months. Widow and child of 9. Insurance, \$100. Employer gives use of house, fuel is picked up, and grocer gives credit, hoping widow may get something from employer. Claim in lawyer's hands.

CASE 68.—Interval 4 months. Widow, 42; son, 5, and mother, 74. Insurance, \$12,600; deceased owned home and left \$800 savings. Family living comfortably.

CASE 77.—Interval 8½ months. Widow and two children under 3. Insurance, \$500; no compensation. Living on insurance and living very poorly as widow does not know what to do when this money is gone.

CASE 82.—Interval 7½ months. Widow and two children under 10. Insurance, \$300; paid funeral expenses and mortgage on house, leaving \$60; employer gives coal; town gives \$5 a month poor relief.

CASE 85.—Interval 6½ months. Widow and two children under 8. Insurance, \$500; widow's pension, \$5 a month. Employer gives coal. Widow is taking a business course and expects to get a position as stenographer soon.

CASE 69.—Interval 4½ months. Widow and two sons, 16 and 13. Insurance, \$1,250; own house. Boy, 16, ill and not working at present. Are living on insurance, but hope company will make some settlement.

CASE 42.—Interval 4½ months. Widow and three children under 10. No insurance, nothing from employer. Town gives aid. Collections have been taken up several times to pay for funeral, pay rent, and help get food.

CASE 64.—Interval 7½ months. Widow and three children, oldest 13. Insurance, \$50; nothing from employer. Owned home and had \$150 savings; all gone now. Picks up coal. Is applying to city for help and wants to put oldest child to work.

CASE 86.—Interval 8 months. Widow, two children under 8, and widow's mother. Insurance, \$450; employer paid \$500. City gives \$5 a month poor relief. Widow looking for work.

CASE 25.—Interval 9½ months. Widow and four children, oldest 12. Insurance, \$200; nothing from employer. Poor relief, \$6.50 a month; neighbors help from time to time and a married daughter occasionally helps. Insurance almost gone.

CASE 60.—Interval 7½ months. Widow and four children, oldest 5. No insurance, nothing from company. For 6½ months after accident widow worked in restaurant from 3.30 a. m. to 3.30 p. m., earning \$8 a week. Had to leave children alone. Gave up this work one week before birth of posthumous child, about a week old at time of visit.

CASE 37.—Interval 10 months. Widow and five children, oldest 11. Insurance, \$1,200 (\$500 of this in trust for children), employer paid \$500 and gives house rent.

CASE 41.—Interval 8½ months. Widow and five children, oldest 9. Insurance, \$50; company gives coal, use of house, and \$15 a month. Relatives have helped a little.

CASE 45.—Interval 6 months. Widow and five children, oldest 6. Insurance, \$1,027, nothing from company. Own house. Living on insurance.

CASE 13.—Interval 9½ months. Widow and six children, oldest 9. Insurance, \$450; nothing from company. Cost of funeral (\$115) was paid out of above insurance and family have managed to live on rest. Pay no rent. "Widow washes a few shirts now and then for the men, but earns only a few cents doing this. Says she steals coal to keep the rooms warm for the children."

It is evident that a number of these families are suffering acutely, and that this suffering is not greatly relieved by voluntary action on the part of the decedent's employer. In eight cases the employing company had done something for the family. In two cases it had given coal; one company had given \$90 and another \$100; a fifth had allowed the family to continue in the house they were occupying although they could no longer pay rent; two companies had given \$500, and one of these had also allowed the use of a house; and one company was giving coal, house, and \$15 a month. This last was the only case

in which there was any chance that the settlement might approach in value the compensation allowed in the other States visited. This particular family had been paying \$4.30 a month house rent before the accident. This and the coal, added to the \$15 a month, might amount to a little over \$5 a week, the minimum weekly allowance under either of the compensation laws studied. There were five children in this family, the oldest nine, and the employer had told the widow that he would continue this arrangement "until the children were grown up." This is rather indefinite, but it may mean that the payments will be continued for more than the six years through which compensation payments last. The widow, however, has no assurance that this will be done, and can not plan for the future as she could if she knew definitely what the arrangement amounts to. The inadequacy of the settlements in general is evident from a mere statement of what they were, and is further shown by the fact that four of the eight families who received something from the employers were within less than a year after the accident receiving charitable assistance.

Of the group of 18 families, seven were living on their insurance, with the addition in one case of a settlement, one was supported entirely by relatives, six were receiving poor relief or other aid, one was living mainly on credit, one on the employer's payments, one widow had supported her children by excessive overwork, and in one case the family, having used up its savings and its insurance, is trying to get aid. One family (No. 68) was living very comfortably, and two (No. 85 and No. 69) were not suffering. In the others, in every case there was hardship, which was sometimes acute.

It is to be noticed that in 14 of the families having children there are no children old enough to go to work, and that the interval before the children can legally become wage earners is from 1 to 11 years. These families have to be supported somehow during that period. Family No. 68 will probably continue to get on comfortably; in No. 64 if the widow can not succeed in putting her boy of 13 to work the family will probably get poor relief and struggle on somehow until in another year the boy may lawfully become a wage earner; but among the 12 other families there is only one case in which the interval before a child can go to work is as brief as two years, and except in the case of the widow who was training for office work, just how these families are to live through this interval hardly appears. The public relief given usually consists of from \$5 to \$6.50 a month in groceries, which as one widow mournfully pointed out, would not last more than two weeks, even though she "made the children eat very thin." In the smaller communities it was almost impossible for the widows themselves to get any work; there is nothing for them to do. In larger places they might find employment—witness case No. 60—but to let a mother of four children wear herself out in such work is hardly a satis-

factory method of meeting the loss involved in an industrial fatality, even though, as in this case, a "daughter, aged five, stays at home with children while mother works."

The other income groups do not, of course, show such general and extreme poverty, but 14 of the 31 families with incomes of less than \$5 a week, and 4 of the 18 with less than \$10 a week, were receiving charitable assistance. In these families there is usually some one at work, and even if the work is irregular and poorly paid, it makes any insurance or settlement payments last just so much longer. When there is neither insurance nor payment, the family suffers.

It is not possible to make out a third part of this table, corresponding to the third part of the tables prepared for Connecticut and Ohio, showing the income with the addition of the amount received in settlement. In 56 of these 97 cases no settlement had been made and in the others the settlement was usually a lump sum. In three cases monthly payments were being made. In case No. 73, a widow with two children, aged 16 and 10, the employer was giving \$10 and a ton of coal monthly; in case No. 41, a widow with five children under 10, the employer was giving house rent, coal, and \$15 a month; and in case No. 48, a widow with five children, the oldest 8, the employer gave rent and \$20 a month in groceries. In the first of these cases the employer had not said how long he would continue the arrangement; in the two others, the widows understood that it was to last until the children were old enough to work.

In addition to these three cases there were 38 others in which the family had received a cash payment from the employer other than the payment of funeral expenses. Table 25 shows the grouping of these families by membership and by amount received:

TABLE 25.—NUMBER OF FAMILIES RECEIVING EACH CLASSIFIED AMOUNT OF DAMAGES FROM EMPLOYERS, BY SIZE OF FAMILY.

Persons in family after the accident.	Number of families receiving damages of—						Number of families receiving damages.
	Under \$100.	\$100 and under \$200.	\$200 and under \$500.	\$500 and under \$1,000.	\$1,000 and under \$2,000.	\$2,000 and under \$3,000.	
One.....	2	1					3
Two.....	1	1	2	2		2	8
Three.....		1		2	2	1	6
Four.....			1	1			2
Five.....	1		1		1		3
Six.....		1	6	1			8
Seven.....	1		3				4
Eight.....		1	1		1		3
Nine.....						1	1
Total.....	5	5	14	6	4	2	38

It is evident that the problem of support for the decedents' families, as a whole, is by no means solved by the settlements made. Of the 97 families included in Table 24 only a trifle over two-fifths (42.3 per

cent) received any cash settlement; of the 41 with whom settlements were made, 30 received less than \$1,000, 24 less than \$500, and 10 less than \$200. As a whole the settlements made no pretense of adequacy; they were something, and the families took them on the principle of half a loaf, but they bore no relation either to the needs of the survivors nor to the wage-earning power of the decedent. As a contrast to the settlements noted above it may be remembered that of the 41 families shown in the corresponding table for Connecticut only two were awarded less than \$1,500, while in Ohio only one of the 165 families thus tabulated was awarded as little as \$1,560, and in only eight cases was the award under \$2,000.

#### METHODS OF MAKING UP DEFICIT IN FAMILY INCOME.

The families studied in Pennsylvania faced, for the most part, a far more difficult problem after the fatality than confronted those studied in the other States. For them it was not so much a question of making up a deficit in income as of making up the income in toto. To increase the difficulty of their situation, in many of the communities there was little opportunity for employment except in mining, which is not open to women. Consequently some of the ways of making up an income adopted in Connecticut and Ohio were not practicable here.

*Taking children from school to work.*—In the interval between the fatality and the agent's visit, 17 families had taken 18 children out of school. One of the children was 12, four were 13, nine 14, three 15, and one was 17; just half were girls. Eleven of these children, five girls and six boys, were at work, three boys were looking for work, and four girls were helping at home. In the cases of four of the girls at work, including the one aged 12, their earnings were really necessary, the necessity arising directly from the father's death; this was true also of the six boys at work. In the case of the fifth girl her wages were not really essential, but were desirable; she probably would not have gone to work had her father lived. In the cases of the remaining seven it can not be said that their withdrawal from school was due to the father's death, although that may have been a contributing cause.

Apart from these 18 cases there was one instance of special training having been given up as a consequence of the chief wage earner's death. A young woman of 24 had been taking a course in nursing at a hospital. Her father's death left her mother and two children, 13 and 17 years old, with no income except \$3.50 a week, which the older child earned in a factory, and what the mother could make from one boarder. Nothing was received from the decedent's employer, and the insurance was only \$100. The young woman felt that her help was needed, so she gave up her training and went into a factory, where she earned \$5 a week.

*Moving into cheaper quarters.*—This method of economizing was not extensively practiced, possibly because of the difficulty of finding cheaper houses in the small communities in which many of the decedents had lived. Seven families living in rented houses moved after the fatality into cheaper ones, and two living in their own homes moved, one into the attic and one into the cellar, so that they might rent out the rest of the house. In three other cases families gave up the houses they had been living in and moved into one or two rooms in the house of a friend or neighbor, one family paying \$2 a month and the other two giving the widow's help about the house as a kind of return.

*Gainful employment of widows.*—In Pennsylvania, as in the other States, the widows often sought some paying work themselves to make up in part for the lack of the husbands' earnings. Table 26 shows in how many of the 137 families widows had been working for money before the fatality or took up some gainful occupations afterward:

TABLE 26.—WOMEN AT WORK BEFORE AND AFTER ACCIDENT.

Children in family under 14 years of age.	Women working before accident only.	Women working before and after accident.	Women working after accident only.
Seven.....			1
Six.....		2	2
Five.....			2
Four.....		3	2
Three.....		3	7
Two.....	2	4	11
One.....		3	10
None.....		3	8
Total.....	2	18	43

It appears that 14.6 per cent of the wives were working before their husbands' deaths and that 31.4 per cent took up work after the accident. From the interviews held with the widows it seemed that the number working after the accident would have been noticeably larger if opportunities for employment had been more numerous. Mention has already been made several times of the fact that in some of the places to which the investigation extended it was difficult for women to find any way of earning money outside their homes. This was by no means universally true. In the larger places visited there were the usual demands for women's work and in some of the smaller places there were silk mills, which apparently offered abundance of work at very low wages. But in the ordinary small mining community there was little for women to do outside their homes. Inside their homes the main possibility was taking boarders or lodgers. A peculiar form of this occupation, not met with elsewhere, was found in the mining communities, especially where the Slavic miners predominated. Here

there were numbers of men who were either unmarried or had left their wives at home, who wanted a woman's services and did not want to pay much for them. They might board in the customary fashion, but they were more likely to arrange that they should have a place to sleep and that the housewife should do their washing and cooking, they furnishing the food to be cooked. This saved their money, but did not give their hostess much opportunity for profit. It had another disadvantage; since the lodgers were single men it was not considered seemly for a widow to keep them unless she were elderly or had well-grown children. Consequently, even this limited means of money-making was not open to all who needed it.

The two women working before their husbands' deaths but not after had boarders of this type and both let them go from motives of propriety. Of the 18 who worked both before and after the accident 11 kept boarders or lodgers and did nothing else to make money, six had boarders or lodgers and did something in addition, and one took in sewing. One of those who had boarders both before and after the fatality considered it necessary to marry again in order to prevent unpleasant talk. In another case the proprieties were observed at a heavier cost. A widow with five children under 8, the youngest born two months after its father's death, had had four boarders before the accident, but after it three left and at the time of the visit the fourth was considering going too because he didn't like to be the only man boarder with a widow. The woman had received nothing in the way of damages. There had been \$200 insurance, of which the undertaker and the priest had taken \$160. The poor authorities gave \$5 a month in groceries and the family had no other income, so that the payment from the one boarder, \$8.50 a month, loomed large in their eyes, and the widow spoke of his probable departure with dread.

Of the 43 who took up gainful pursuits as a consequence of the husbands' deaths, 13 took boarders or lodgers only, three took boarders and lodgers and did other work which did not take them away from home, four had no lodgers but did some kind of work at home, and 23 worked away from their homes. Of the latter nine did some form of housework, eight were in factories, one helped in a little store, one cleaned cars, one was maid in a department store, one worked in a restaurant kitchen, one was fitting herself for an office position promised her, and one had gone with her children to the country and picked huckleberries, earning about a dollar a day.

For those who were doing housework the returns varied so widely that no general statement as to earnings can be made. Two were acting as housekeepers where they were allowed to have their children with them, and a third helped about the house and returned for lodging for herself and children. One held a position as housekeeper in a rather pretentious establishment and earned \$12 a week. This was

quite the highest wage found among the women. Those working in factories earned from \$3.50 to \$7 a week, only two reaching this last figure, and the average for the seven who reported wages being \$5.50. The restaurant worker earned \$8, the car cleaner \$9, and the department store maid \$6 a week.

Not all of those who had taken up work after their husbands' deaths had worked continuously up to the visit. Three had had to intermit their work each for the birth of a posthumous child. Two had remarried and were no longer working outside their homes. For those who were doing washing, scrubbing, or cleaning the amount they could get to do was so variable that no statement as to the part of the time they were employed is possible.

In some cases in which the mother's work took her away from home the children were old enough to get on by themselves satisfactorily, or one was old enough to look after the others. When this was not the case relatives were pressed into service whenever possible. In seven cases a grandmother, and in four other relatives, took care of the children. In one case a baby was placed in a day nursery and two older children looked out for themselves. In two cases girls of 13 were kept out of school to care for younger children and in one case three children, the oldest 5, had been left alone all day.

*Breaking up families and combining families.*—Of the actual breaking up of families very few cases were found. One instance has been referred to in which a widow died six months after the fatality, leaving two children, who were taken by an uncle. Naturally compensation would not have prevented this break up, but it would have rendered matters easier for the uncle, who had nothing but his wages as a bartender on which to support his own family and these two children. In a second case a widow left with two daughters, 15 and 9, found temporary positions as housekeeper and maid for herself and the older girl, and boarded the younger girl with friends. This was purely a temporary arrangement and was not attributable to the lack of a compensation law, since in this case the employer had voluntarily paid \$1,750, which the widow had invested to advantage. Not a single case was found in which children had been sent to asylums or otherwise given up. There were several cases in which it was difficult to see how the family could possibly exist on what they had, but somehow they had kept together up to the time of the visit.

In a larger proportion of cases than in the other States the widow went back to her parents or lived with friends, or in some similar way gave up a separate family existence. This did not mean breaking up a family; it was simply a matter of uniting two families. In 20 cases the widow was living with parents, relatives, or friends. Sometimes the relatives had taken the husband's place and were

supporting the whole group; sometimes the widow made a small payment from insurance or damages she had received. Thus, one widow with two children was paying her parents \$5 a month for board for the three, while another with one child was living with a sister-in-law and paying \$20 a month. Sometimes the parents gave house room and looked after the children while the widow was at work, and the latter provided food and clothes for her family. In fact, the different arrangements were almost as numerous as the families, but in a number of cases it seemed that the decedent's families were receiving more from the relatives than they paid for, the amount of aid received ranging up to complete support. In ten of these cases payments had been made by the decedent's employer, the amount paid varying from \$50 to \$2,500. Among those to whom no payments had been made by the employer, six had received insurance ranging from \$148 to \$1,000.

*Charitable relief.*—At the time of the agent's visit, among the 123 families in which the widow had not remarried, 24 were receiving aid regularly from town or city authorities, two were receiving widows' pensions, and one was being aided by a charitable society which paid the rent and supplied groceries. In other words, 22 per cent of these families were regularly receiving aid from organized outside sources. Two other families had received occasional help from the town authorities, but were not being aided at that time, and one family of four, having managed in some rather inscrutable fashion to get along for seven months on \$50 insurance and what they could make by selling the milk of their one cow, were just applying for poor relief. Among the 14 families in which the widow had remarried, the situation, up to the time of remarriage, had been nearly the same. Three families, 21.4 per cent, had received poor relief continuously, and one had been helped once. On the widow's remarriage relief given to the family had, of course, been discontinued.

The relief given by the authorities was usually in the form of a supply of groceries sent once a month, ranging in value from \$4 to \$6.50. One instance was found where \$8 worth had been sent, but this was the only case in which the poor relief amounted to more than \$6.50 a month. One of the widows' pensions was for \$5 a month and one for \$10.

Naturally something besides the amount received as relief was needed, and this was obtained in various ways. In 12 families the widow was earning something; in three, children had been taken out of school to work; in three cases, collections had been taken for the family's benefit; and in nine, relatives or neighbors were giving help. Yet with it all, many of these families were in the most extreme poverty, ill-fed, insufficiently clothed, suffering in the present and

with no prospect of any improvement of conditions in the future. Unfortunately, this state of affairs was not confined to those who were receiving public aid. Among the others there were some in quite as acute poverty, some in which such straits were escaped only because relatives, but little better off than themselves, had joined forces with the distressed group, and others in which all that stood between the family and utter financial disaster was the health of a woman, working herself out in the effort to be at once wage earner and home maker for a group of children so young that not for years could she expect any lightening of the burden.

#### EFFECT OF THE DEATH OF THE WAGE EARNER ON OWNERSHIP OF PROPERTY.

Very little effect of any kind seems to have been produced on property ownership. Before the accidents, 47 families owned their homes, 24 clear and 23 mortgaged. After the accidents, four of the latter paid off the mortgages with their insurance money; none of these four families received any settlement from the decedent's employer. Three families purchased homes after the accidents; all of these received settlements of more than \$1,500 from the employer. Eight families had owned property other than homes, five holding it clear and three with mortgages. No change at all was made in regard to this property after the accident.

#### FAMILIES OF REMARRIED WIDOWS.

In regard to the remarriage of widows the situation in Pennsylvania was markedly different from that in the two other States. In Connecticut one out of 53 widows visited and in Ohio four out of 206 had remarried, the proportion in the two States being just the same, 1.9 per cent. In Pennsylvania 14 of 137, or 10.2 per cent, had remarried. In this latter State the tendency to a speedy remarriage was looked upon as a racial trait and was used by some as an argument against making any settlement after a fatality. "What's the need of paying them anything? They'll marry again in a few months," the agents were told more than once. It seems at least equally probable that the marriage was a matter of economic necessity.

Of the remarried women, two were childless, two had one child under 14, seven had two children, two had four, and one had six. Only one had a child over 14. Three had been left with absolutely nothing—neither savings nor insurance nor settlements. The others had received insurance or payments from the decedents' employers ranging in combined value from \$141 up to \$1,800 in one case, that of a widow with four children under 14. The average amount received by the 11 families receiving payments from one or both sources was \$890.

These payments were evidently not sufficient to support families ranging from one to seven members for any great length of time, and

to make the situation worse, it was practically impossible for these widows to become wage earners themselves. One and only one of the number was an English-speaking woman living in a city where work might have been obtained. She was in poor health and had two children, the oldest 3, but she secured work in a cigar factory at \$7 a week and held the position a month. Then a relative who had been looking after the children during her absence declined to do so any longer and she had to give up her work. Soon after this she received \$600 from her late husband's employers and lived on this until she married again, about seven months after her first husband's death. She gave necessity as the reason for her marriage: "I couldn't get along and care for my children all alone."

In the 13 other cases the widows were all non-English-speaking women whose husbands had either been miners or employed about the mines in some capacity. In the little mining settlements in which they lived there were few opportunities for women to make anything except by taking single miners to board, and this method has decided disadvantages for young widows. One widow of 27 with two children got on quite comfortably with five boarders, but remarried less than four months after her husband's death because "people had so much to say about her having men boarders that she thought it best to marry and then they could have no occasion to talk." But this was the only one of the group who had found it possible to make a living. The three who had had neither insurance nor settlements had been supported, one by relatives and charitable relief and two by the contributions of neighbors. The others had been living on what payments they had received, helped out in the case of the one widow by the earnings of a son over 14 years of age.

The women, both for themselves and for their neighbors, seemed to consider remarriage as the natural course when a woman was left with small children and nothing to support them. When there were no small children the marriage might still be based frankly on economic grounds, but was not regarded as so inevitable. The attitude of the men is perhaps less explicable than that of the women. In one case the second husband was the godfather of the first husband's children, and felt that as such it was incumbent upon him to see that they did not lack a father's care. In the other cases they seemed to look upon the affair in as matter-of-fact a way as the women did; they wanted to marry and here were eligible women; that was all there was to it. The presence or absence of children was apparently regarded as purely incidental, not affecting the main question either way.

#### FAMILIES OF WIDOWERS.

Seven of the decedents were either widowers or separated from their wives. In three of these cases the accident really made very little

difference in the financial comfort of the family; since in two the children were all of working age, and in the third, although there were two children aged 11 and 13, there were four older ones unmarried who were able and willing to take care of them. In one of these cases the employing company had offered \$500 in full settlement of all claims; and in the other two, seven and eight months, respectively, after the accident the employers had made no offer of assistance and the survivors had no expectation that they would do so.

In three cases the decedents left only children under 14, who were taken by relatives. In two of these cases no hardship was involved. In the third a married sister took two boys, 11 and 13 years old, and as the family income was only \$8 a week and she had a child of her own, the addition of these two boys to the household meant a very serious strain on her resources. In this case, the employing company paid \$100, and the insurance amounted to only \$69 above the funeral expenses. Under the Ohio law the compensation in this case would probably have been considerably more, as it would consist of weekly payments until the younger son was 16. The law provides for a minimum of \$5 per week or actual wages of decedent if such wages were less than \$5.

In the seventh case the decedent had been supporting two children, one, a boy of 16, away at school, and the other, a girl of 13, at home with him. After his death his older children, who were married, refused to take charge of these two. The employer paid \$750, which was being used for the girl's support, while the boy had left school and was working for board and lodging.

In one of these seven cases, since the children were all grown, no claim for compensation would have been tenable in either Connecticut or Ohio; and in another, since there was a child of 17, a claim of partial dependency would have been admitted in Connecticut but not in Ohio. The five other families had each a child or children to whom, under both the Connecticut and Ohio laws, compensation would have been due. In these five families were 11 children under 16, of whom 8 were under 12. For the benefit of these children the companies in whose employ their fathers had been killed had made payments amounting to \$2,250, which gives an average of \$205 per child, or of \$450 for each family group in which there were children under 16.

#### FAMILIES OF SINGLE MEN.

Twenty-three families were visited from which an unmarried man had been lost in an industrial fatality. In one instance, however, the man and his father were killed in the same accident, and as the father was the responsible head of the family the case was included in the discussion of families of married men, and is omitted here. In 15 of these cases the deceased was living at home with both parents, in 3

he was with a widowed mother, in 2 with other relatives, in 1 he and his father, a widower, were companions but neither depended on the other, and in 1 he and adult brothers lived at home with their sister, all being self-supporting.

The 15 who had both parents living were for the most part members of large families. In six cases the loss of their earnings constituted a real hardship for the families concerned. In three of these six families the father was unable to work and the decedent had been the chief wage earner; in the others the father was at work but the families were large and the loss of the decedent's earnings was acutely felt. In two of these families a daughter, in one case 14 and in the other 15, had been taken out of school and put to work as a means of partially making up the deficit. In three of these cases the employer paid \$150, in one case \$300, in one he offered \$150, which was refused, and in one, up to the time of the visit, five months after the accident, he had paid nothing. The family had put the matter into a lawyer's hands and hoped to get something. In two cases the deceased carried no insurance; in the four others, the amount of insurance ranged from \$75 to \$1,000.

In the nine other cases the decedent's earnings were missed, but the family was not brought to actual suffering through lack of them. Six of the decedents had carried insurance, ranging from \$50 to \$1,000. In six cases payments were made by the decedent's employer ranging from \$150 to \$565; in one case \$525 had been offered, and has probably been accepted; and in two cases nothing had been paid, though in one of these the employer offered \$150.

Of the seven cases in which the decedent was not living with both parents, none of the families showed hardship due to the fatality. The only ones which might have done so were three in which the decedent lived with his widowed mother. In one of these the mother was left with five other children, only one of whom was not a wage earner. The family needed the decedent's contribution, but could get on without it. In a second case the decedent was supporting his mother, but she had other grown children, and after the accident went to live with one of them. In the third case, the decedent's employer voluntarily arranged to pay \$30 a month for the rest of her life to the mother who was 81. She owned her house, had some savings, and with this amount was very comfortable. This was the only one of these three cases in which the employer made any settlement.

Taking the single men as a group it appeared that they, like the married men, had tried rather generally to make some provision against the future. In 15 of the 22 cases, some form of insurance or death benefit was received, the amount ranging from \$50 to \$1,000. In 13 cases a settlement of some sort was made with the decedent's employer. In one case the payment received was \$50, in four cases \$150,

in six \$200 but under \$500, in one case \$565, and in one \$370 for funeral expenses and \$30 monthly during the beneficiary's lifetime. In two cases the employers had made offers, one of \$150 and one of \$525, but at the time of the visit these amounts had not been paid over; in three other cases the family had put matters into a lawyer's hands and expected to get something, but were vague as to what they might hope for.

#### CASES IN WHICH THERE WAS NO FAMILY GROUP.

The four men included here had been living apart from relatives, but had been contributing more or less regularly to their support. Very little could be learned about the circumstances of the relatives, but from that little it did not seem probable that the loss of the decedent's contributions would cause serious hardship. In one case, the employer paid the funeral expenses and in another gave \$100 for that purpose. In the other two cases the employers did nothing.

#### UNVISITED CASES.

In cases of nonresident dependents it was difficult to learn anything about the situation. In Connecticut and Ohio what had been done in such cases was a matter of official record, but in Pennsylvania it could be learned only by visits to the employer or to connections of the dead man. Such visits were made in connection with 66 of the decedents, 40 married and 26 single; 29 of the married men were reported to have children. In seven cases the employers paid part or all of the funeral expenses of these married decedents, and in six cases made cash payments ranging from \$35 to \$1,750. In a seventh case the employer was ready and willing to pay \$3,000 to the widow, but the matter was held up by the delay in getting the necessary legal papers from her. In two other cases a voluntary settlement was under way. In the remaining 31 cases nothing had been offered by the employers, and there was no prospect that anything would be obtained unless the dependents sued; in three cases they were doing this. In the cases of the 26 single men the employers had paid the funeral expenses in six instances, and had made three cash settlements, ranging from \$50 to \$2,137.

Little can be said concerning the disposition of the cases in which there were resident dependents who could not be located or were not visited. In four cases the decedents were employed by companies who make a practice of paying damages whenever a man is killed in the course of his employment. One of these decedents had no dependents; in the other three cases, according to neighbors or employers, the families received, respectively, \$1,800, \$2,137, and \$2,940. In a fifth case the employer had paid funeral expenses and had given the widow a ticket back to her own country. In the remaining cases it

was not possible to learn much about what had been done, but the indications were that the payment of damages by the employer was no more common in this group than in the cases of those decedents who left nonresident dependents.

#### DETAILS CONCERNING THE WORKING OF THE LIABILITY LAW.

##### AMOUNTS RECEIVED BY FAMILIES OF VICTIMS.

Considering only the visited cases in which the decedents left widows, or widows and children, it appears that in 58 cases some cash payment was made by the employer to the victim's family. In three cases this took the form of a monthly cash payment, \$10 in one case, \$15 in a second, and \$20 in the third, which was paid to the widow without any definite statement as to how long it would be continued. At the time of the agent's visits these payments had been running for seven, two, and seven months, respectively. In these cases it is impossible to say what the families will eventually receive, but to the 55 other families the employers made payments as follows:

	Families.
Under \$100.....	17
\$100 and under \$200.....	12
\$200 and under \$500.....	15
\$500 and under \$1,000.....	9
\$1,000 and under \$2,000.....	7
\$2,000 and under \$3,000.....	3
\$3,000 and over.....	2

The amounts thus given do not include anything paid by the employers toward funeral expenses. In 29 cases the employer contributed toward the funeral expenses, but, as under a compensation law, allowances for such expenses are made in all cases, these contributions may fairly be omitted from this comparative view. Neither do the above amounts include house rent, which was given in four of these cases; nor coal, given in six. They are cash payments comparable to those received under the compensation laws of the other States.

It is evident that payments are less generally received than in the compensation States, and that while the amounts vary more widely the average is lower. Not far from three-fifths of the families under consideration (57.7 per cent) had received no settlement; very nearly four-fifths of those receiving a definite amount in settlement (78.2 per cent) were paid under \$1,000. The average payment to the 55 families receiving definite sums was \$636, against an average in Connecticut of \$2,269, and in Ohio of \$3,098.

<sup>1</sup> In one of these cases the employer paid \$7.50 a week for eight weeks, and in a second \$10 a month for eight months, each employer discontinuing payments when the widow brought suit.

**DELAY, EXPENSE, AND UNCERTAINTY.**

In the 58 cases in which settlement, beyond payment of funeral or hospital expenses had been made, the employer's action had been so far voluntary that it was not the result of a suit. In the 12 cases in which the amount paid reached or exceeded \$1,000 the payments were in every sense voluntary and were made in from 7 days to 12 weeks after the fatality.<sup>1</sup> In two of the cases receiving less than \$1,000 a lawyer had been engaged before a settlement was reached, and in the remaining cases the payment was sometimes voluntary in the fullest sense of the word, sometimes a concession to prevent a suit, and sometimes a yielding to importunity. One company with many employees appeared to adjust such matters much on the principle of the unjust judge. When by much coming the widow had sufficiently wearied the claim agent or the superintendent or some other official a settlement was authorized, but no notice was given her of the fact. If then the widow's persistency held out and she came once more, she got her payment, but if she did not come the matter was apparently left to drift indefinitely. It was impossible to get from the claim agent of this company any statement of what course the company expected to follow in case of an industrial fatality, but the above seemed to be the actual procedure as gathered from the experience of the widows and from the agent's account of what had been done in the cases submitted. It is evident that in such cases there might be a considerable disagreement between the widow and the company as to the delay in making a settlement, one giving the date on which a payment was authorized and the other that on which it was made. The date given by the family has been taken here, as that shows their actual time of waiting. In the 46 cases in which payments under \$1,000 or of uncertain amounts were made the intervals of waiting were as follows:

	Cases.
Under 2 weeks.....	10
2 weeks and under 1 month.....	5
1 month and under 2 months.....	7
2 months and under 3 months.....	11
3 months and under 6 months.....	7
Time not reported.....	6
Total.....	46

It is hardly possible to make any comparisons between the figures of this table and those of the corresponding tables for the other States because these cover so few of the cases studied. Those cases in which suit had been brought, and for which the waiting period would naturally be longest, are necessarily omitted. All that can be said is that in the cases settled without a suit the waiting period

<sup>1</sup> In one of these cases the actual payment was delayed for 5 months until the widow was 21 years of age.

was not generally long. One-third were settled within a month of the fatality and nearly three-fourths within three months.

In two of these cases a lawyer had been employed, in one the fee being \$10 and in the other \$100, which was half of the amount secured.

In 18 of the 79 cases in which nothing had been received the claimants had engaged lawyers to bring suit or take what steps they thought best. Usually the claimants knew very little about what the lawyers were doing. The amounts for which suit had been entered, as reported by the families, ranged from \$15,000 to \$50,000, and the lawyers' fee, when the amounts could be learned, varied from one-third to one-half of the amounts which might be won. Court costs would, of course, eat up a considerable part of what the lawyers did not take. In these 18 cases, therefore, it was wholly uncertain when a settlement would be obtained, what it would be, and what portion of it would come to the claimants.

Among the 61 remaining families a few were in doubt whether or not to invoke the law, but the majority did not intend to make any such attempt. The employers were too powerful, they felt; it was useless to try to get anything. The witnesses of the accident were very apt to be in the employ of the man, or company, who had employed the decedent and fear of losing their work would keep them from testifying against their employer. Other members of the decedent's family might lose their jobs if suit were brought. All in all, they thought it better to submit and not to make a bad matter worse by creating for themselves a powerful enemy.<sup>1</sup>

Of course for those who took this attitude, there was no delay, no expense, and no uncertainty about the question of settlement; their chief wage earner was gone; all that remained for them to do was to adjust themselves as best they could to the altered circumstances. But for those who decided to fight, it would take another investigation, carried on some years hence, to say how long it took to carry their suits through, what verdicts were given, and what the claimants themselves got out of it.

#### INCIDENCE OF LOSS DUE TO INDUSTRIAL FATALITIES.

The foregoing pages show plainly enough where the loss involved in an industrial fatality fell under the employers' liability law in Pennsylvania. Certainly the industry in which the men were killed bore but a small part of it. The payments made to families of married men, omitting the three cases in which monthly payments were being made for an unspecified period, averaged \$261 per family; to

<sup>1</sup> Submission did not necessarily mean acquiescence and again and again bitter complaints were voiced against the employers: "They think more of their mules than they do of their men," exclaimed one widow. "If a driver injures a mule he's fined and the mule is taken care of till it's well, but if one of our men is hurt or killed, that's all there is to it and they don't do a thing."

the families of the widowed and single men, omitting one case of a pension for life, \$143.

The average weekly earnings of the 135 married men the amount of whose earnings were learned were \$16; the 28 widowed and single men for whom these facts were reported paid into the family funds an average of \$11.63 weekly. So the payments to the families of married men represented about 16 weeks' wages, and to the families of widowed or single men what they would have received from the decedents in 12 weeks. To this extent the industry in which they were killed bore the loss.

To an appreciable extent, the rest was borne by charity. Over one-fifth of the families of married men visited were receiving charitable aid from some organized or official source, or had been receiving such aid until the widow remarried. Others were receiving help from relatives or from neighbors, which could hardly be tabulated. And it was very evident that charity would have to bear a larger part of the burden of their support as time went on. The insurance which had been the main dependence of some of these families was being used up. One widow was on the point of applying for poor relief at the time of the agent's visit; others would certainly be obliged to do so in the near future.

But by far the heaviest part of the loss fell directly upon the families concerned and through them will eventually be borne indirectly by the community at large. For the charitable help given was woefully insufficient for their needs and not all of the families had even that help. Many of the families visited were in extreme poverty, poorly clothed, insufficiently fed, and had no prospect of anything better until the children should become wage earners. But the children on whom their hopes depended were growing up under privations that would almost inevitably result in poor physiques and lowered vitality, and that would quite inevitably deprive them of any opportunity for becoming skilled, efficient workers. The community may have to pay in part for the father's death in contributions to the children's support; it will pay a heavier price in the injury done to the development of these children, from whom the workers of a few years hence must come.

#### **SUMMARY OF CONDITION OF FAMILIES UNDER COMPENSATION AND UNDER LIABILITY LAWS.**

In the preceding pages the condition of the families studied in the three States has been given in much detail. It is rather difficult to summarize the difference between conditions in Connecticut and Ohio as opposed to Pennsylvania, but some comparative statements may be made.

Certain tests of hardship, it will be remembered, were applied in each State. Some of these were entirely inconclusive. Taking children out of school to put them to work, and moving into cheaper quarters were so seldom resorted to as means of meeting the loss of income that their comparative frequency has little or no significance. A more frequently used method was for the widow to become a wage earner. The proportion of the widows who took up gainful pursuits as a result of their husband's death was for the three States as follows:

	Connecticut.	Ohio.	Pennsylvania.
Number of families considered.....	53	206	137
Percentage of widows taking up gainful pursuits.....	18.9	28.2	31.4

At first sight this looks as if the families in Ohio had been but little benefited by the compensation law, since the proportion of widows going to work was so nearly the same as in Pennsylvania. There are several considerations, however, which tell against that view. One is that a considerably larger proportion of the Ohio widows had no young children; practically two-fifths of those who took up work after the fatality had no children under 14, while in Pennsylvania less than one-fifth (18.6 per cent) were thus free to become wage earners without danger of neglecting young children. Another is found in the kind of work which the women took up; to a much larger extent than in Pennsylvania, the widows in Ohio confined themselves to taking roomers or boarders as their means of money making. In many of these cases the widow had secured a partial commutation of her award, had used the money to buy a house or to alter for rooming purposes one that she already possessed, and was thriftily building up a business by which to support herself when the compensation payments should cease. Nothing of this kind was met with in Pennsylvania where the widow's work seemed always a means of meeting an immediate necessity, not an investment for the future.

Another test of significance is the extent to which charitable aid to the families of the decedents had been found necessary. For the three States the figures are as follows:

	Connecticut.	Ohio.	Pennsylvania.
Number of families considered.....	53	206	137
Percentage receiving charitable aid.....	1.9	1.5	23.4

In this no account is taken of help given by relatives or neighbors; only aid given by the public authorities or by some organized society is considered. In Ohio in one case the aid consisted of a widow's pension given in one of the contested cases, in which compensation had been awarded but not paid. Had the compensation been received the pension would have been unnecessary, but since the fact that compensation was not received points to a defect in the law, it

seems reasonable to include the case. In Pennsylvania in five cases the aid had been discontinued at the time of the visit, in three because the widow had remarried and in two for other reasons. If these five cases are omitted the percentage would be 19.7 per cent instead of 23.4. Under either arrangement, the difference between the conditions in the two compensation States and in Pennsylvania is sufficiently striking.

But after all the best measure of what the compensation law effects is what the families really receive under its terms as compared with what they receive under a liability law. Widows may go to work from other motives than necessity, or fail to go to work through inability to find employment; children may leave school because their prospective earnings are vitally necessary or because they feel that they have had enough schooling; people may be receiving charitable aid because they know how to put up a good case or may be going without because they would rather suffer any extremity than take such relief. But there is no such ambiguity about actual awards. One family may make better use of its award than another, but all have the same theoretic possibility of getting a dollar's worth for a dollar, so that a comparison of the awards actually made is perhaps the most satisfactory test of the degree to which families of workers killed in industrial accidents are better off under a compensation than under a liability law. Table 27 shows, for the families of married decedents covered by this investigation, the situation in this respect in the three States:

TABLE 27.—TOTAL AMOUNT PAID TO FAMILIES OF MARRIED DECEDENTS AS COMPENSATION OR SETTLEMENT AND AVERAGE AMOUNT PER FAMILY, BY SIZE OF FAMILY, IN CONNECTICUT, OHIO, AND PENNSYLVANIA.

Children in family under 14 years of age.	Compensation paid in Connecticut.			Compensation paid in Ohio.			Pennsylvania.				
	Families receiving compensation.	Total amount.	Average amount.	Families receiving compensation.	Total amount.	Average amount.	Number of families of specified size.	Number receiving payments.	Total amount paid. <sup>1</sup>	Average per family receiving payments. <sup>2</sup>	Average for all families of specified size. <sup>3</sup>
Seven.....	1	\$2,334	\$2,334	2	\$6,864	\$3,432	1				
Six.....				2	7,488	3,744	10	5	\$3,810	\$762	\$381
Five.....	3	6,960	2,320	10	26,164	2,616	5	2	400	200	80
Four.....	3	5,154	1,718	14	42,802	3,057	22	3	1,595	266	73
Three.....	4	9,821	2,453	17	58,243	3,426	14	2	280	140	23
Two.....	9	19,379	2,153	28	84,193	3,007	31	14	8,355	597	270
One.....	8	19,852	2,482	43	135,924	3,161	28	10	6,235	624	223
None.....	20	45,431	2,271	84	257,889	3,070	26	16	14,314	895	551
Total.....	48	108,931	2,269	200	619,567	3,098	137	55	34,989	636	261

<sup>1</sup> Not including hospital and funeral expenses.

<sup>2</sup> Not including 3 families receiving a monthly allowance for an unstated period.

<sup>3</sup> Not including 2 families receiving a monthly allowance for an unstated period.

<sup>4</sup> Not including 1 family receiving a monthly allowance for an unstated period.

The difference is apparent both in the proportion receiving compensation and in the amounts received. The cases in the compensation States in which the award was contested and the claimants had not received any part of it are on much the same footing as the cases under the liability law in which no damages had been paid. In both cases the claimants may receive something, but what amount is uncertain. In Connecticut 9.4 per cent, in Ohio 2.9 per cent, and in Pennsylvania 57.7 per cent of the families of married men studied came under this heading. In other words, in the compensation States from 90 to 97 per cent had, at the time of the investigation, received compensation; in the liability State 42 per cent had received payments of some kind.

The amounts received show an even greater difference. Omitting the three families who were receiving pensions for an indefinite time, the average amount paid to the families who received anything at all in Pennsylvania was less than one-third of the average compensation received in Connecticut and less than one-fourth of that received in Ohio. Turning from the general average to the distribution the contrast is even greater. The one widow with seven children under 14 received nothing at all in Pennsylvania, while in Connecticut one with the same number in the family received \$2,344, and in Ohio two widows each with seven children received \$3,432 apiece. In Pennsylvania half of the widows with six children under 14 received nothing at all and the other half an average of \$762 apiece. In Connecticut there were no widows in this group, but in Ohio two received \$3,744 apiece.

More might be said upon this point, but it seems scarcely worth while. The situation may be summed up by saying that in the compensation States the families of victims of industrial fatalities knew with reasonable certainty what they might expect, received it with reasonable promptness, and found it, in general, sufficient to keep them from extreme hardship. In the liability State visited the families of decedents were entirely uncertain as to what they would have or when they would get it. That statement is not quite correct; a large proportion were quite certain that they were not going to get anything and that it was no use to try to do so. Whether a victim's family received anything depended much more upon his employer than upon the family's need or upon his earning capacity, or upon the nature of the accident. In general the payments received were quite inadequate to the needs of the families. Not far from one-fourth of those visited had, already, within less than a year from the fatality, been obliged to seek charitable aid, and there was every prospect that many more would have to do so before long. And many were living in a degree of poverty and destitution which

can hardly be exaggerated. Of course, not all the families visited in Pennsylvania were suffering and not all in the other two States were comfortable. But looking upon the situation in each State as a whole, that in Pennsylvania presented a nightmare of suffering and destitution as compared with that in the other States. Neither of the compensation systems studied is beyond criticism, but their results are so superior to those of the liability system that the claims of their advocates may be regarded as wholly justified.

## APPENDIX.

TABLE 1.—AGE, MARITAL CONDITION, WAGES, AND OCCUPATION OF INJURED WAGE EARNERS, AND DETAILS AS TO ACCIDENTS AND AWARDS—CONNECTICUT.

[Abbreviations: M.=married, S.=single, W.=widowed, D.=divorced, Sep.=separated.]

## DECEDENTS WITH RESIDENT DEPENDENTS.

Serial No.	Age.	Marital condition.	Weekly wage.	Industry.	Occupation.	Nature of accident.	Days between accident and death.	Interval between death and award.		Interval between death and agent's visit.	
								Mos.	Days.	Mos.	Days.
1	50	M.	\$9. 41	Carpet manufacturing.....	Worker in starch room.....	Fell while carrying pails of acid; burned and legs broken..	42	1	14	8	.....
2	35	M.	14. 95	Electric railway.....	Repair man.....	Contact with live wire; electrocuted.....	.....	1	4	10	27
3	66	M.	14. 44	Building.....	Carpenter.....	Fell from staging; skull fractured.....	.....	3	20	11	6
4	44	M.	12. 00	Meat packing.....	Laborer.....	Blow on head from hook; brain injured.....	2	2	16	8	14
5	46	M.	15. 00	Agriculture.....	.....do.....	Thrown from mower; skull fractured.....	.....	1	20	2	24
6	37	M.	11. 54	Quarrying.....	Quarryman.....	Crushed by fall of rock.....	.....	.....	19	9	28
7	55	M.	9. 50	Agriculture.....	Laborer.....	Cut by ax while chopping wood; blood poisoning.....	10	2	.....	7	9
8	53	M.	20. 00	Insurance.....	Agent.....	Nose frozen by exposure; erysipelas resulted.....	12	8	11	18	18
9	31	M.	23. 06	Building.....	Bricklayer.....	Fell from roof.....	.....	.....	28	12	14
10	30	M.	9. 07	Quarrying.....	Laborer.....	Struck by auto.....	.....	1	3	4	1
11	47	M.	11. 49	.....do.....	.....do.....	Crushed by fall of rock.....	.....	.....	26	12	2
12	39	M.	10. 00	Boiler manufacturing.....	.....do.....	Crushed by fall of steel plates.....	53	.....	24	1	10
13	43	M.	15. 00	Road construction.....	.....do.....	Burned by gasoline explosion.....	1	.....	27	2	4
14	61	M.	16. 50	Building.....	Bricklayer.....	Fell from staging.....	.....	.....	4	6	.....
15	42	M.	16. 50	.....do.....	.....do.....	Fell from scaffold; internal injuries.....	4	3	24	5	13
16	29	M.	11. 21	Street railway.....	Conductor.....	Fell from crowded car.....	.....	1	10	3	9
17	34	M.	10. 00	Gardening.....	Laborer.....	Hand scratched; blood poisoning resulted.....	12	.....	11	5	28
18	47	M.	12. 67	Smelting brass.....	Machinist.....	Fell from ladder; internal and other injuries.....	40	.....	22	1	.....
19	48	M.	26. 50	Ammunition manufacturing.....	Fulminate mixer.....	Killed by explosion.....	.....	.....	19	8	23
20	27	M.	8. 02	Tool manufacturing.....	Machine operator.....	Hit in chest by iron roller; crushed.....	.....	1	13	3	28
21	43	M.	24. 00	Building.....	Plumber.....	Cut on head; blood poisoning resulted.....	14	.....	9	5	8
22	71	M.	13. 78	Public service.....	Janitor, city school.....	Blood poisoning from splinter.....	25	2	10	9	21
23	59	M.	14. 45	Arms manufacturing.....	Not reported.....	Splinter under thumb nail; septic pneumonia.....	59	.....	19	6	20
24	45	M.	18. 83	Building.....	Tinner.....	Fell from roof.....	.....	.....	13	2	22
25	58	M.	14. 37	Foundry.....	Iron molder.....	Fingers lacerated; blood poisoning resulted.....	28	.....	15	8	25
26	35	M.	18. 13	Brass manufacturing.....	Repair man.....	Fell from ladder; skull fractured.....	4	.....	29	8	5
27	26	M.	10. 17	Railroad, steam.....	Not reported.....	Crushed by car.....	.....	3	21	9	19
28	72	M.	16. 00	Silver manufacturing.....	Millwright and carpenter.....	Caught in shafting; internal and other injuries.....	408	2	22	6	2

29	37	M.	11.29	Iron and steel	Craneman	Fell from crane; skull fractured			19	7	2
30	60	M.	15.00	Quarrying	Foreman	Struck by flying stone from blast			1	8	12
31	57	M.	8.98	do	Laborer	Crushed by fall of stone			5	27	14
32	65	M.	12.00	Hat manufacturing	Watchman	Killed by explosion of alcohol in drying room	2		1	3	13
33	33	M.	13.50	Building	Laborer	Crushed by fall of bricks	1		1		3
34	53	M.	10.00	Public service	Foreman, cow barn	Trampled by bull			1	6	1
35	38	M.	13.34	Electric power	Electrician	Fell down elevator shaft			1	6	10
36	54	M.	18.00	Lighting-fixtue manufac- turing	Shipping clerk	Hernia from heavy lifting	13		7	3	9
37	33	M.	20.40	Foundry and machine shop	Machinist	do	25		1	17	6
38	62	M.	14.84	Electric railway	Carpenter	Killed by fall after contact with live wire				10	8
39	38	M.	19.20	Arms manufacturing	Milwright	Knocked down by machine; skull fractured				17	1
40	23	M.	12.72	Graphophone-record manu- facturing	Grinder	Skull fractured	1		1	14	2
41	40	M.	9.60	Building	Shingler	Fell from house			1	26	12
42	32	M.	(1)	Motor-car manufacturing	Salesman	Drowned			1	25	4
43	25	M.	8.31	Not reported	Not reported	Thumb injured; lockjaw resulted	32			9	9
44	51	M.	21.21	Electric light	Superintendent	Electrocuted			1	19	4
45	55	M.	18.98	Arms manufacturing	Not reported	Pneumonia from exposure	9		1	5	5
46	30	M.	18.00	Telephone	Driver	Back broken	67			10	4
47	46	M.	14.82	Railroad, steam	Machine operator, shop	Leg crushed by machine	24			12	3
48	50	M.	24.00	Building	Carpenter	Fell from staging; ribs broken and shoulder injured	13		1	10	3
49	69	M.	15.00	do	Painter	Fell down stairs; spinal meningitis resulted	73		3	13	5
50	62	M.	13.50	do	Carpenter	Fell when scaffolding gave way	1		1	18	5
51	24	M.	16.50	Electric light and power	Lineman	Electrocuted			1	11	1
52	29	M.	20.00	Not reported	Chauffeur	Struck by auto			2	22	10
53	28	M.	16.74	Hardware manufacturing	Machinist	Caught in machinery				28	11
54	48	W.	18.51	Railroad construction	Foreman	Struck by train	2		28	14	6
55	17	S.	10.50	Ladder manufacturing	Laborer	Killed by machinery			3		15
56	22	S.	7.44	Building	Apprentice	Fell when scaffolding gave way; skull fractured			1	1	5
57	20	S.	11.15	Ammunition manufacturing	Window washer	Fell from window			1		11
58	18	S.	9.00	Building	Roof (apprentice)	Electrocuted			1	11	13
59	28	S.	14.69	Hardware manufacturing	Machinist	Killed by machinery				21	11
60	34	S.	12.00	Condensed milk manufac- turing	Laborer	Leg broken by fall of ice; blood poisoning resulted	11		1	23	8
61	22	S.	15.00	Electric power	Lineman	Electrocuted				18	12
62	22	S.	12.72	Navigation	Fireman	Drowned			6	8	17
63	15	S.	3.50	Department store	General laborer	Fell down stairway	1		1	28	5
64	27	S.	14.00	Telephone	Lineman	Fell from pole				25	12
65	19	S.	12.70	Building	Painter	Fell from roof			1	8	2
66	32	S.	16.67	Telephone	Lineman	Electrocuted			3	8	12

1 Not reported.

TABLE 1.—AGE, MARITAL CONDITION, WAGES, AND OCCUPATION OF INJURED WAGE EARNERS, AND DETAILS AS TO ACCIDENTS AND AWARDS—  
CONNECTICUT—Continued.

PERMANENTLY DISABLED.

Serial No.	Age.	Marital condition.	Weekly wage.	Industry.	Occupation.	Nature of accident.	Interval between accident and award.		Interval between accident and agent's visit.	
							Months.	Days.	Months.	Days.
67	40	M.	\$13.45	Ammunition manufacturing	Cartridge loader.....	Blinded by explosion.....	9	22	14	21
68	49	M.	18.20	Railroad, steam.....	Bridgeman.....	Partial paralysis from fall from trestle.....	8	19	14	20
69	62	M.	10.00	Jewelry store.....	Laborer.....	Losing mind from blow on head.....	5	28	8	5

DECEDENTS WITH NO FAMILY GROUP.

Serial No.	Age.	Marital condition.	Weekly wage.	Industry.	Occupation.	Nature of accident.	Days between accident and death.	Interval between death and award.		Interval between death and agent's visit.	
								Mos.	Days.	Mos.	Days.
70	38	Sep.	\$13.50	Trucking.....	Driver.....	Fell from truck; skull fractured.....	6	5	28	11	20
71	19	S.	14.00	Telephone.....	Lineman.....	Electrocuted.....	2	24	12	7	
72	30	S.	10.43	Navigation.....	Deck hand.....	Drowned.....	6	8	17	15	
73	23	S.	5.50	Domestic service.....	Domestic.....	Clothing caught fire while ironing.....	1	9	22	13	4

DECEDENTS WITH NONRESIDENT DEPENDENTS.

Serial No.	Age.	Marital condition.	Weekly wage.	Industry.	Occupation.	Nature of accident.	Days between accident and death.	Interval between death and award.	
								Months.	Days.
74	46	M.	\$10.45	Strawboard manufacturing..	Laborer.....	Skull fractured; cause not reported.....		7	1
75	46	M.	19.85	Not reported.....	Not reported.....	Fell from roof; skull fractured.....		(1)	
76	56	M.	40.00	Clothing.....	Tailor.....	Thrown from auto.....			24
77	50	M.	(2)	Tool manufacturing.....	Laborer.....	Not reported.....	1	1	27
78	28	M.	5.92	Quarrying.....	do.....	do.....		3	8
79	30	M.	(2)	Lumber yard.....	do.....	do.....		6	12
80	(1)	M.	(1)	Engineering and construction.	Not reported.....	Suffocated; cause not reported.....		6	20
81	(1)	M.	15.93	Building.....	do.....	Not reported.....	2	11	12
82	(1)	M.	9.25	do.....	Laborer.....	Scratch on wrist; blood poisoning resulted.....	48	11	15
83	33	M.	14.82	Electric house-bracket manufacturing.	Electrician.....	Crushed by machinery.....		1	9
84	(1)	M.	9.46	Not reported.....	Not reported.....	Not reported.....		8	1
85	39	M.	27.50	Building.....	do.....	Fell 35 feet after electric shock.....		3	19
86	28	M.	(1)	Department store.....	Driver.....	Finger fractured; blood poisoning resulted.....	153	4	24
87	24	M.	17.35	Electric light.....	Lineman.....	Electrocuted.....			19
88	40	W.	12.40	Quarrying.....	Laborer.....	Fell from trestle.....	1	5	6
89	(1)	S.	9.00	Not reported.....	do.....	Crushed by machinery.....		6	11
90	49	S.	18.12	Electric railway.....	Motorman.....	Not reported.....		2	22
91	(1)	S.	(2)	Building.....	Laborer.....	do.....		12	29
92	(1)	S.	(2)	do.....	Tinner.....	do.....			28
93	20	S.	(2)	Coal and building supplies.....	Helper.....	do.....		5	25
94	18	S.	(2)	Sewer construction.....	Laborer.....	do.....		4	18
95	(1)	S.	11.14	Gas light.....	Not reported.....	Skull fractured; cause not reported.....	1	10	8

<sup>1</sup> Not reported.

<sup>2</sup> Amount not reported; less than \$10.

TABLE 1.—AGE, MARITAL CONDITION, WAGES, AND OCCUPATION OF INJURED WAGE EARNERS, AND DETAILS AS TO ACCIDENTS AND AWARDS—CONNECTICUT—Concluded.

## CASES PENDING.

Serial No.	Age.	Marital condition.	Weekly wage.	Industry.	Occupation.	Nature of accident.	Days between accident and death.	Interval between death and Sept. 1, 1915.	
								Months.	Days.
96	25	M.	\$21.00	Building.....	Carpenter.....	Electrocuted by wire on house.....		2	21
97	38	M.	12.00	Shipbuilding.....	do.....	Sunstroke; fell 100 feet.....		1	16
98	29	M.	10.00	Junk shop.....	General laborer.....	Crushed by elevator.....		1	.....
99	( <sup>1</sup> )	M.	12.05	Quarrying.....	Laborer.....	Crushed by fall of bricks.....		1	25
100	( <sup>1</sup> )	M.	( <sup>1</sup> )	Brick manufacturing.....	do.....	Fell with clay bank which caved in.....		3	8
101	( <sup>1</sup> )	M.	7.50	General labor.....	do.....	Fell from building while cleaning away snow and ice.....		17	14
102	( <sup>1</sup> )	W.	( <sup>1</sup> )	Railroad, steam.....	Watchman.....	Struck by train.....		.....	1
103	58	Sep.	21.00	Building.....	Bricklayer.....	Crushed by cave-in of clay bank.....		2	29
104	( <sup>1</sup> )	Sep.	( <sup>1</sup> )	Hauling.....	Driver.....	Found dead in road beside team.....		.....	25
105	( <sup>1</sup> )	S.	( <sup>1</sup> )	Street railway.....	Conductor.....	Electrocuted.....		1	2

<sup>1</sup> Not reported.

**CASES DISMISSED, WITHDRAWN, OR DISALLOWED.**

Serial No.	Age.	Marital condition.	Weekly wage.	Industry.	Occupation.	Nature of accident.	Disposition of case.	Days between accident and death.
106	50	M.	(1)	Bottles .....	Salesman .....	Asphyxiated by illuminating gas in hotel .....	Dismissed; several reasons therefor .....	.....
107	47	M.	\$30. 00	Building .....	Stationary engineer .....	Death due to disease .....	Dismissed; death due to typhoid fever .....	16
108	29	M.	17. 00	Brewing .....	Driver .....	Pneumonia from exposure .....	Dismissed .....	7
109	28	M.	13. 87	Electric railway .....	Messenger, express car .....	Hemorrhage; found dead in car .....	do .....	.....
110	56	W.	11. 88	Coal, grain, etc .....	Driver .....	Not reported .....	Dismissed; dependency not proved .....	1
111	28	S.	9. 19	Arms manufactur- ing .....	Scrap sorter .....	Injured in scuffle; blood poisoning resulted .....	do .....	34
112	37	M.	(1)	Railroad, steam .....	Boiler maker .....	Fell from trestle while going to work .....	Withdrawn; lawyer said useless to push case .....	.....
113	55	W.	12. 00	Agriculture .....	Laborer .....	Struck by lathe; cut became infected .....	Withdrawn; daughter settled with employer .....	34
114	26	S.	17. 00	Telephone .....	Lineman .....	Slipped in descending pole; chest injured .....	Withdrawn; death due to pneumonia .....	4
115	50	M.	10. 50	Brass manufactur- ing .....	Laborer .....	Death due to disease .....	Settled by agreement .....	10
116	43	M.	(1)	Not reported .....	do .....	Leg injured; cold settled in it .....	Settled by agreement; bone tubercular .....	81
117	(1)	M.	12. 00	Coal and wood .....	Not reported .....	Suffocation and other injury .....	Agreement; widow only partially dependent .....	3
118	(1)	M.	25. 00	Arms manufactur- ing .....	Foreman, barrel browning .....	Death due to complication of diseases .....	Disallowed; disease not caused by industry .....	54
119	15	S.	(1)	Cotton goods .....	Bobbin boy .....	Not reported .....	Disallowed; dependency not proved .....	.....
120	22	S.	(1)	Ammunition .....	Cartridge inspector .....	Fall; internal hemorrhage .....	Disallowed; tumor caused death .....	32
121	39	M.	19. 00	Railroad, steam .....	Car inspector .....	Struck by car .....	Interstate case; no claim made .....	.....

1 Not reported.

To show in as condensed a form as possible the effect of the accident upon the dependents of the worker, who was killed or totally disabled, Table 2 was prepared giving the total family membership, the number of dependents and of wage earners, and the total family income and its sources both before and after the accident. In addition, expenses incurred on account of the accident are shown, any insurance or union benefits received, and the amount of the compensation awarded. "Family condition before accident" means the condition at the time the accident occurred, as reported by the member of the family interviewed. "Family condition after accident" is the condition at the time of the agent's visit. The comments are intended to cover any significant features not appearing in the tabular presentation, or conditions which had arisen at some time after the death and as a consequence of it, but had ceased to exist before the agent's visit.

The table is confined to cases within the scope of the compensation law, in which an award had been rendered, in which the victim was a member of a family group, and in which it was possible to interview this group or some member of it. Thus limited the table includes 69 cases.

In drawing up this table certain difficulties of definition were encountered. When is a person a member of a family and when is he a dependent? Should a son of 30 or over who pays board and assumes no responsibility whatever for the family welfare be considered a member or only a boarder? How should a brother-in-law or a cousin be classed under similar circumstances? Can a daughter of 20 or over who is in no wise disqualified from earning her own living but who is staying at home and doing nothing toward her own support be legitimately considered a dependent? What is the status, as to dependency, of a wife who keeps boarders or takes in washing, or of a grown son who, having lost his job, is living at home, paying no board, until he can find another?

In order to secure uniformity of treatment these and similar questions were settled somewhat arbitrarily. All sons and daughters living at home were considered members of the family, no matter what attitude they might be taking toward family responsibilities. If they were working they were put down as wage earners, but the family income was credited only with the amount they actually paid in. The term "children" was extended to include grandchildren, adopted children, or any others who practically stood in the relation of children to the head of the family. In the case of other relatives living in a family, whether or not they were members was decided in each instance by the actual circumstances, the presumption being that they were boarders unless it was clearly shown that they were members.

As to dependency, the Connecticut law classes all children under 18 as dependents. This classification was accepted, but as there is a considerable difference in the degree of dependency of a child who has reached legal working years and of one who has not, these children were divided into two groups, those under 14 and those who were 14 but not yet 18. The legal theory of a wife's dependence was accepted in all cases; if the wife happened to be a wage earner she was put down as such, but she was still grouped with the dependents over 18. After the husband's death the wife was regarded as head of the family, and consequently was no longer classed with dependents. "Dependents over 18" included, in addition to the wife, all members of the family over that age who were physically or mentally disqualified for self-support. Parents or parents-in-law no longer able to support themselves were regarded as having a valid claim upon the younger generation and were classed both as members of the family and as dependents. Children over 18 whom the parents were trying to put through high school or college or some course of special training were also considered dependents, on the ground that this was a perfectly legitimate extension of the period of preparation and training during which a child must inevitably depend on some one else.

Another point which presented some difficulty was what should be reckoned as income. If a family had a garden or raised chickens or kept a cow they might add a little to their cash income or they might merely reduce expenses. If they owned a house they were freed from payment of rent, but had to meet taxes. If they owned a little farm they might make an appreciable portion of their living from it. In all these cases there was a virtual addition to the family's means, but it was difficult and often impossible to estimate the value of this addition. The ground finally taken was that this was not a cost of living study and that elaborate detail was impracticable. All definite and regular income from whatever source is included in the tabulation. Ownership of property and uncertain and indefinite possibilities of additions to the income through gardens, chickens, or the like are mentioned in the comments, but no effort is made to say how far they affected the family's position.

In the case of boys and single men the question of dependency presented some aspects differing from those in the case of married men. When parents are old or infirm or in any way incapacitated they may be entirely dependent upon a son, but when they are in full strength and vigor, or when their savings are sufficient to support them, there seems no reason for classing them as dependents. Consequently, in the case of single men, the membership of the family is given without any implication that the children under 18, the parents, and the dependents over 18 are dependent upon the decedent. The extent to which they really were dependent is discussed in the text.

Widowers and men who were divorced or separated from their wives fell into two groups. If they had children whom they were supporting their responsibilities were nearly the same as those of married men and they were included in the same tabulation. If they had no children they were in the same position as single men and were grouped with these.

The Connecticut law allows \$100 for funeral expenses and whatever the commissioner deems a reasonable and necessary amount for medical and hospital expenses. It frequently happened that the funeral expenses and sometimes the medical expenses exceeded the amount allowed. When this occurred, the extra amount which had to be met by the family has been tabulated as "Expenses due to accident." Medical and funeral expenses, usually heavy and coming at a time when the family income has been suddenly and sharply diminished, have always constituted a serious addition to the family's misfortunes. The purpose of this column is to show how far this burden is lessened by the action of a compensation law. In the five cases in which the commissioner's award had been contested, the full amount of the medical and funeral expenses is entered. If the awards are finally paid a considerable portion of these sums will be refunded to the families, but meanwhile they are responsible for the full amounts.

With these definitions and limitations in mind Table 2 was drawn up, showing in certain respects the effect upon the families studied of the death or permanent incapacitation of one of their members by an industrial accident:

TABLE 2.—CONDITION, BEFORE AND AFTER THE ACCIDENT, OF FAMILIES OF 69 WAGE EARNERS KILLED OR PERMANENTLY DISABLED BY INDUSTRIAL ACCIDENTS—CONNECTICUT.

DECEDENTS: Married or Widowed.

Serial No.	Family condition before accident.								Family condition after accident.								Expenses due to accident.	Insurance or benefit.	Award under compensation law.				
	Family membership.				Number of wage earners.	Weekly income of family.			Family membership.				Number of wage earners.	Weekly income of family.					Per week for 312 weeks.	Total amount.			
	Number of persons.	Children under 14.	Children 14 and under 18.	Wife and dependents 18 and over.		Decedent's earnings.	Paid in by other members.	Other.	Total income.	Number of persons.	Children under 14.	Children 14 and under 18.		Dependents 18 and over.	Paid in by members of family.	Other.					Total income.		
1	10		2	1	7	\$9.41	\$44.50		\$53.91	9		2		6	\$44.50		\$44.50	\$99.90	\$150	(2)	\$1,391		
2	9	7		1	1	14.95		\$2.77	17.72	8	7			8				7.00	100		\$7.48	2,334	
3	9			2	6	14.44	30.00		44.44	6				5	27.00		27.00	(3)			7.22	2,253	
4	9	5	1	2	1	12.00			12.00	8	5	1	1	2	4.00		4.00	(3)			(2)	1,500	
5	8	5		2	1	15.00			15.00	7	5	1	1	2				(3)	2,200		7.50	2,340	
6	7	4	1	1	1	11.54			11.54	6	4	1		6					25		5.77	1,800	
7	7	2	2	1	1	9.50			9.50	7	2	2		6				\$189.00	750		5.00	\$1,560	
8	7	1	2	1	3	20.00	10.00	3.69	33.69	6		2		5	22.40	\$3.69	26.09	\$275.00	1,000		\$10.00	\$3,120	
9	7	5		1	1	23.06			23.06	6	5	2		6		5.00	5.00	24.00	350		10.00	3,120	
10	7	5		1	1	9.07			9.07	6	5			6				\$150.00			\$5.00	\$1,560	
11	6	4		1	2	11.49	3.00		14.49	5	3	1		1	3.00		3.00		255		5.75	1,794	
12	6	4		1	2	10.00	4.50		14.50	5	4			1	6.00		6.00	(3)	(2)		5.00	1,560	
13	6	3	1	1	2	15.00			15.00	3	2			3							7.50	2,340	
14	5	1	2	1	2	16.50	1.50		18.00	4	1	2		1	1.50		1.50		75		8.25	2,574	
15	5	3		1	1	16.50			16.50	4	3			4				\$102.00			8.25	\$2,574	
16	5	3		1	1	11.21			11.21	3	2			3				(2)	650		5.61	1,750	
17	5	2	2	1	1	10.00			10.00	4	2			4	4.67		4.67				5.00	1,500	
18	5		2	1	3	12.67	11.00	5.08	28.75	4		2		2	11.00	5.08	16.08	106.00	100		6.34	1,978	
19	5	3		1	1	26.50			26.50	4	3			4					110		10.00	3,120	
20	4	2		1	1	8.02		.69	8.71	3	2			3		.69	.69	(2)			5.00	1,560	
21	4	2		1	1	24.00		6.00	30.00	3	2			3		6.00	6.00	(3)	200		10.00	3,120	
22	4			1	2	13.78	(3)		(3)	3				1	(3)			(3)			120	6.89	2,150
23	4			1	3	14.45	13.00		27.45	3		2		2	17.63		17.63		150		7.23	2,256	
24	4	1		1	1	18.83	3.00		21.83	3	1			3	4.85		4.85		100		9.42	2,939	
25	4			2	2	14.37	(2)	6.35	(2)	3				1	(3)	6.35	(3)				7.19	2,243	
26	4	2		1	1	18.13			18.13	3	2			1	7.00		7.00	(3)	470		9.07	2,830	
27	4	2		1	1	19.17			19.17	3	2			1				105.00	540		9.59	2,992	
28	4			1	1	16.00		.77	16.77	3		1		1	2.00	.77	2.77	70.00			8.00	2,496	

<sup>1</sup> Not including some medicines paid for by wife of deceased.

<sup>2</sup> Paid in lump sum.

<sup>3</sup> Not reported.

<sup>4</sup> Case contested.

TABLE 2.—CONDITION, BEFORE AND AFTER THE ACCIDENT, OF FAMILIES OF 69 WAGE EARNERS KILLED OR PERMANENTLY DISABLED BY INDUSTRIAL ACCIDENTS—CONNECTICUT—Continued.

DECEDENTS: Married or Widowed—Concluded.

Serial No.	Family condition before accident.								Family condition after accident.								Insurance or benefit.	Award under compensation law.			
	Family membership.				Number of wage earners.	Weekly income of family.			Family membership.				Number of wage earners.	Weekly income of family.				Expenses due to accident.	Per week for 312 weeks.	Total amount.	
	Number of persons.	Children under 14.	Children 14 and under 18.	Wife and dependents 18 and over.		Decedent's earnings.	Paid in by other members.	Other.	Total income.	Number of persons.	Children under 14.	Children 14 and under 18.		Dependents 18 and over.	Paid in by members of family.	Other.					Total income.
29	4	2		1	2	\$11.29	\$12.00		\$23.29	3	2			1	\$15.00		\$15.00	(2)	\$682	(1)	\$1,570
30	4			1	3	15.00	12.00		27.00	3				2	12.00		12.00	(2)		\$7.50	2,340
31	4	2		1	1	8.98			8.98	3	2								240	5.00	1,560
32	4			2	1	12.00		\$8.08	20.08	2						\$8.08	8.08		2,465	6.00	1,872
33	4	2		1	1	13.50			13.50	3	2							\$28.00		6.75	2,106
34	4		1	1	2	10.00	6.92		16.92	3		1		1	6.02		6.92	(2)	2,000	5.00	1,560
35	4	2		1	2	13.34	6.00		19.34	3	3			1	6.00		6.00	(2)		6.67	4 2,081
36	3			1	2	18.00	2.00	17.08	37.08	2					2.00	17.08	19.08	\$384.00	2,000	9.00	3 2,808
37	3	1		1	1	20.40			20.40	2	1				(2)	(2)	200.00		987	10.00	3,120
38	3			2	1	14.84			14.84	2				1	3.00		3.00	84.00	150	7.42	2,315
39	3	1		1	1	19.20			19.20	2	1						(2)	250		9.60	2,995
40	3	1		1	1	12.72		4.61	17.33	2	1						(2)	75		6.36	1,984
41	3	1		1	1	9.60		1.63	11.23	2	1					2.08	2.08	4.00		5.00	1,560
42	3	1		1	1	(2)		(2)	(2)	2	1				(2)	(2)		(2)		10.00	3,120
43	3	1		1	1	8.31			8.31	2	1			1	6.00		6.00		150	5.00	1,560
44	3			1	2	21.21	2.50		23.71	2				1	2.50		2.50		2,050	10.00	3,120
45	3			2	1	18.98		8.00	26.98	1						12.00	12.00	40.00		9.49	2,960
46	2			1	1	18.00			18.00	2	1									9.00	2,808
47	2			1	1	14.82			14.82	1								(2)	575	7.41	2,312
48	2			1	1	21.00		(2)	(2)	1					(2)	(2)	(2)	300		10.00	3,120
49	2			1	1	15.00		6.97	21.97	1					9.69	9.69	55.00		6 7.50		840
50	2			1	1	13.50			13.50	1							100.00		550	6.75	2,106
51	2			1	2	16.50	5.00		21.50	1				1	5.00		5.00		105	8.25	2,574
52	2			1	1	20.00			20.00	1								(2)	1,000	10.00	3,120
53	5	3		1	2	16.74	10.00		26.74	5	3			1	16.00		16.00		100	8.37	2,611
54	4		1	1	2	18.51	5.00		23.51	3				2	7.00		7.00			9.26	2,899

<sup>1</sup> Paid in Lump sum.

<sup>2</sup> Not reported.

<sup>3</sup> Case contested.

<sup>4</sup> Lump-sum payment (under \$300) for hospital expenses of widow.

<sup>5</sup> For 112 weeks; commuted to lump sum of \$300.

DECEDENTS: Single.

Serial No.	Family condition before accident.									Family condition after accident.									Ex-penses due to accident.	In-surance or bene-fit.	Award under compensation law.			
	Family membership.					Number of wage-earn-ers.	Weekly income of family.				Family membership.					Weekly income of family.					Per week for 312 weeks.	Total amount.		
	Number of persons.	Under 14.	14 and under 18.	Par-ents.	De-pend-ents 18 and over.		Paid in by—		Other.	Total in-come.	Number of persons.	Under 14.	14 and under 18.	Par-ents.	De-pend-ents 18 and over.	Number of wage-earn-ers.	Paid in by mem-bers of family.	Other.					Total in-come.	
							Dece-dent.	Other mem-bers.																
55	7	1	2	2	.....	3	\$10.50	\$16.00	.....	\$26.00	4	.....	3	1	.....	1	\$7.50	.....	\$7.50	(1)	\$500	\$5.00	\$1,560	
56	7	2	1	2	.....	4	6.00	15.00	.....	21.00	5	2	1	2	.....	2	12.00	.....	12.00	(2)	.....	875		
57	7	2	1	2	.....	4	11.15	19.50	.....	30.65	6	2	.....	2	.....	4	23.00	.....	23.00	(2)	.....	1,552		
58	7	1	2	2	.....	3	5.00	(1)	.....	(1)	6	1	2	2	.....	2	(1)	.....	(1)	(1)	.....	5.00	1,560	
59	6	2	.....	.....	1	3	14.69	30.00	.....	44.69	5	2	.....	1	.....	2	30.00	.....	30.00	(1)	100	(2)	1,560	
60	6	.....	.....	1	.....	4	5.00	14.00	.....	19.00	5	.....	.....	1	.....	3	12.00	.....	12.00	(1)	.....	5.00	1,560	
61	6	3	.....	2	.....	2	2.00	9.00	.....	11.00	5	2	1	2	.....	1	9.00	.....	9.00	(1)	.....	5.00	1,560	
62	5	.....	2	2	.....	2	5.00	11.58	.....	16.58	2	.....	1	1	.....	1	2.50	.....	2.50	(1)	417	(2)	4,500	
63	5	2	1	2	.....	1	3.50	.....	.....	3.50	4	2	.....	2	.....	.....	.....	.....	.....	(1)	.....	4,500	4,560	
64	4	.....	.....	2	1	1	5.00	4.15	.....	9.15	3	.....	.....	2	1	.....	4.15	.....	4.15	(1)	25	.....	5.00	1,560
65	4	.....	1	1	1	2	12.70	4.50	.....	17.20	3	.....	1	1	.....	2	12.50	.....	12.50	(1)	51	224	6.00	1,872
66	2	.....	.....	1	.....	1	16.67	.....	\$1.62	18.29	1	.....	.....	1	.....	.....	.....	.....	.....	(1)	80	530	8.34	2,602

<sup>1</sup> Not reported.

<sup>2</sup> Lump-sum payment.

<sup>3</sup> Including father who conducts a road house.

<sup>4</sup> Case contested.

TABLE 2.—CONDITION, BEFORE AND AFTER THE ACCIDENT, OF FAMILIES OF 69 WAGE EARNERS KILLED OR PERMANENTLY DISABLED BY INDUSTRIAL ACCIDENTS—CONNECTICUT—Concluded.

**PERMANENTLY DISABLED.**

Serial No.	Family condition before accident.									Family condition after accident.									Ex-penses due to accident.	In-surance or bene-fit.	Award under compensation law.	
	Family membership.				Number of wage earners.	Weekly income of family.				Family membership.				Number of wage-earn-ers.	Weekly income of family.			Amount per week.			Total amount.	
	Number of persons.	Children under 14.	Children 14 and under 18.	Wife and depend-ents 18 and over.		Wages of in-jured mem-ber.	Paid in by other mem-bers.	Other.	Total income.	Number of persons.	Children under 14.	Children 14 and under 18.	Wife and depend-ents 18 and over.		Paid in by mem-bers of family.	Other.	Total income.					
67	3	1	.....	1	1	\$13.48	.....	.....	\$13.48	3	1	.....	1	.....	.....	.....	\$5.60	.....	(1)	\$5,200		
68	3	.....	.....	1	2	18.20	\$5.00	\$3.46	28.66	2	.....	.....	1	.....	.....	.....	(2)	\$2.82	3 \$9.16	2,994		
69	2	.....	.....	1	1	10.00	.....	.....	10.00	2	.....	.....	1	.....	.....	.....	(2)	4 5.00	.....	.....		

<sup>1</sup>Lump-sum payment.

<sup>2</sup>Not reported.

<sup>3</sup>For 329 weeks.

<sup>4</sup>During incapacity.

[The remarks opposite each serial number apply to the family represented by the corresponding serial number in appendix tables 1 and 2.]

Serial No.	Remarks.
1	Own home, mortgaged. Compensation paid in lump sum to apply on mortgage.
2	Partial commutation. Had paid \$700 on home before accident. After accident gave up home at loss of \$500. One child died since accident. Posthumous child born.
3	Award commuted. Own place worth \$5,200. Daughter, 23, who helped with housekeeping, became wage earner after accident. One son and one daughter left home.
4	Award paid in lump sum. Son, 14, has left school and gone to work at \$3 a week. Widow goes out washing.
5	Own 20-acre farm from which they get small and uncertain income. Live on farm owned by mother of deceased, a member of the family.
6	Moved to cheaper quarters. Town pays rent. Neighbors gave \$25.
7	Case appealed. Own 100-acre farm, mortgaged, on which they live. A son has come home to run farm. Elder children get a little work in summer.
8	Case appealed. Own home worth \$5,500, mortgaged. Since accident three youngest children have left school to work. Widow worked for 6 weeks after accident; left when children started.
9	Moved to cheaper quarters. Widow took boarders after accident.
10	Case appealed. Are living on savings (something over \$400) and \$70 given by outsiders.
11	Partial commutation. Employer allows use of house, rent free. Wife did washings before and after accident.
12	Partial commutation. Widow does 4 days' washing a week instead of 3, as before accident.
13	Two oldest children being educated by relatives. Widow and 2 children living with father-in-law.
14	Only wage earner since accident, a boy of 17. His earnings (piecework) small and irregular.
15	Own home, 41-acre farm, worth \$2,900, mortgaged for \$900. Widow runs the farm.
16	Mother of deceased has taken 1 child. Widow and other 2 children living with her mother, where widow works in boarding house in return for board.
17	Widow's sister lives with family and cares for children while widow goes out to work.
18	Own home and 2-family house, both mortgaged, latter rented.
19	Widow worked 8 weeks but gave it up because children needed her care.
20	Moved to cheaper quarters. One lodger before and after accident.
21	One boarder before and after accident.
22	Own home. Widow keeps house with two sons.
23	Daughter, 19, at work, attends business college evenings.
24	Moved to cheaper quarters. Wife's father, who boarded with them before accident, now turns in all his income (railroad pension).
25	Daughter and her husband live with widow, as before accident. Shared expenses before; now son-in-law pays most. Jointly own a \$5,500 tenement, mortgaged and rented.
26	Award commuted. Amount held in trust and paid in weekly installments. Moved to cheaper quarters. Widow goes out to work, paying for care of children at a nursery.
27	Moved to cheaper quarters. Helped by relatives. Collection of \$156 given by fellow employees.
28	Own home. Deceased had savings.
29	Award paid in lump sum. Rent reduced. Wife worked irregularly before accident; has steady work now.
30	Own home, mortgaged.
31	Family miserably poor. Posthumous child died at age of 6 months.
32	Own home and another home, the latter mortgaged and rented. Daughter, 43, totally blind, owns rented house. Son, 27, insane, has died since accident.
33	Family miserably poor. Have lived with relatives since accident. Fellow countrymen collected \$80 for widow.
34	Given use of house, rent free, as before accident. Boy 14 years old earned \$24 during summer.
35	Small lump-sum payment. Widow works in factory, as before accident. She and children have gone to live with her mother.
36	Case appealed. Own home and three-apartment tenement. Tenement and lower floor of house rented.
37	Award commuted. Have two boarders since accident. Have drawn out about one-half of \$400 savings.
38	Own home, mortgaged. Fellow employees collected \$150 for widow. Grandson, serving apprenticeship before accident, now wage earner.
39	Live with friend of widow, as before accident, sharing expenses. This woman gives clothing and helps in other ways.
40	Widow kept roomers before accident. Afterwards moved to cheaper quarters, letting roomers go. Fellow employees of deceased collected \$81.
41	Partial commutation. Have three lodgers, instead of two, as before accident. Their payments cover the rent.
42	Family in very comfortable circumstances.

APPENDIX.

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Serial No.	Remarks.
43	Moved to cheaper quarters. Widow started working two weeks before agent's visit.
44	Own 3 acres land. Get house and light free, as before accident, for three years. Wage earner's work irregular. Widow is trying chicken farming.
45	Own home, mortgaged. After accident one member left home and became self-supporting. Widow has four lodgers instead of three, as before accident.
46	Moved to cheaper quarters. Posthumous child born three months after father's death.
47	Award commuted. Widow stored furniture and lives with a friend.
48	Has rooming house, as before accident.
49	Award commuted. Owns two houses, both rented. Gone to live with married daughter for companionship. Comfortably off. Had roomers before accident.
50	Owns home, worth \$2,600, mortgaged.
51	Widow continues to work, as before accident.
52	Insurance paid to mother of deceased. Widow has gone to live with parents. Deceased had some savings.
53	Award commuted. Widow remarried. Had taught music before accident. Afterward increased her work, earning \$13 a week up to remarriage, June, 1915. Then dropped outside work.
54	Son and two daughters continue to live together. Younger daughter has gone to work instead of to normal school as intended.
55	Buying home. Father has died since accident. Brother, 18, has left home, but expects to continue contributions.
56	Award commuted; was for 175 weeks only.
57	Mother goes out to work since accident, two days every other week.
58	Own home and road house. Latter (conducted by father) has not made more than living expenses in three years.
59	Award commuted. Sister kept house for deceased, two other brothers, and niece and nephew. The five continue to live together.
60	Brother of 21 pays board only. Sisters working only part time when schedule was taken.
61	Deceased had been living elsewhere and sending mother money. Mother is saving compensation for use of children; has drawn on it for school clothing.
62	Case appealed. Father has died since accident. Brother, 16, has left school and is away seeking work. Mother goes out as domestic.
63	Case appealed. Father idle since October, 1914, on account of disability. Have borrowed money. Relatives have practically supported family for past year.
64	Case appealed, but payments are being made. Family own farm on which they live, sell a little hay. Father has pension of \$18 a month.
65	Brother of 22, formerly idle through disability, has taken place vacated by death of deceased.
66	Owns house in country, mortgaged and rented. Mother boards, instead of keeping house (with servant) as before.
67	Man blinded. Award commuted to \$4,473.06, from which hospital expenses were paid. Used savings (\$300) and were helped by relatives before award was received.
68	Man's spine injured. Own home, mortgaged; rent lower floor. Have some savings. Two boarders since accident. Son, formerly contributing, now away from home.
69	Man's mind affected. Have drawn slightly on their small savings. Both elderly and wife hardly able to work.

TABLE 3.—AGE, MARITAL CONDITION, WAGES, AND OCCUPATION OF INJURED WAGE EARNERS, AND DETAILS AS TO ACCIDENT AND AWARDS—OHIO.

Abbreviations: M.=married, S.=single, W.=widowed, D.=divorced, Sep.=separated.]

DECEDENTS WITH RESIDENT DEPENDENTS.

Serial No.	Age.	Marital condition.	Weekly wage.	Industry.	Occupation.	Nature of accident.	Days between accident and death.	Interval between death and award.		Interval between death and agent's visit.	
								Mos.	Days.	Mos.	Days.
1	37	M.	\$21.00	Coal mining	Miner	Crushed by slide of earth		1	1	5	7
2	38	M.	26.00	Rubber manufacturing	Rubber worker	Burned by explosion of chemicals			22	4	20
3	37	M.	15.00	Forge works	Laborer	Caught between moving cars; crushed			28	8	
4	38	M.	18.00	Woodworking	Bricklayer	Skull fractured by fall from ladder		3	7	9	26
5	42	M.	16.00	Building	Steam fitter	Gasoline tank exploded; leg torn off and hand crushed		1	2	10	9
6	59	M.	13.00	Coal mining	Miner	Crushed by fall of stone			1	6	12
7	47	M.	18.00	Building	Plasterer	Fell from scaffold; back broken	53	3	27	12	5
8	38	M.	16.00	Blast furnace	Craneman's helper	Crushed by fall of electric magnet		1	21	14	6
9	45	M.	10.00	Steel works	Laborer	Burned by explosion of cinder tap	1	1	23	7	3
10	55	M.	20.00	Foundry, steel	Engineer	Struck by flywheel; skull fractured; meningitis	14		14	9	9
11	47	M.	14.00	Public service	Painter	Thrown from falling ladder; skull fractured	10		4	12	26
12	39	M.	14.00	Coal mining	Miner	Skull fractured by fall of coal		2		11	17
13	48	M.	12.00	Electric light and power	Underground man	Fell from pole; neck broken		2	6	9	5
14	34	M.	24.00	Coal mining	Miner	Fell, striking hip; blood poisoning resulted	15	2	12	11	15
15	42	M.	10.00	Brick manufacturing	Laborer	Fell, dodging falling rock; internal and other injuries	1		17	12	
16	33	M.	20.00	Machine shop	Polisher	Skull fractured by breaking of machine	2	1	7	8	17
17	38	M.	10.00	Furniture store	Janitor	Crushed between shaft and car of elevator			25	5	16
18	40	M.	16.00	Rolling mill	Carpenter	Legs broken by crane; sepsis amputation; shock	11	1	22	8	19
19	41	M.	9.00	Railroad, steam	Section hand	Collision of car and train; skull fractured			25	9	23
20	28	M.	9.00	Coal mining	Miner	Crushed by fall of rock			16	10	13
21	47	M.	13.00	do.	do.	Chest crushed by fall of coal	1		14	6	23
22	38	M.	13.00	Blast furnace	Pig machine man	Fell into hot-water tank; scalded		( <sup>1</sup> )	( <sup>1</sup> )	13	20
23	50	M.	9.00	Machine shop	Laborer	Foot crushed by locomotive; amputation; shock	10	1	2	5	15
24	45	M.	18.00	Steel and wire	Pump tender	Struck by locomotive	1		22	6	4
25	51	M.	12.00	Foundry, iron	Polisher	Skull fractured by breaking of machine; meningitis	5	2	18	8	16
26	35	M.	12.00	Sewer construction	Laborer	Cave-in of sewer; smothered		3	5	11	2
27	48	M.	14.00	Iron and steel	Craneman	Fell from crane; skull and ribs fractured	2	2	18	8	
28	40	M.	14.00	Steel works	Cleaner ingot-buggy track	Run down by ingot buggy; crushed and burned		2	15	5	18
29	36	M.	18.00	Foundry, steel	Grinder	Apron ignited by spark; burned; inhaled flames			6	10	8
30	36	M.	25.00	Telegraph and telephone	Lineman	Finger scratched by wire; blood poisoning resulted	11	3	17	6	8
31	53	M.	21.00	Oil producing	Carpenter	Injured by falling mudsill; pulmonary embolism	17		19	8	

<sup>1</sup> Not reported.

TABLE 3.—AGE, MARITAL CONDITION, WAGES, AND OCCUPATION OF INJURED WAGE EARNERS, AND DETAILS AS TO ACCIDENT AND AWARDS—OHIO—Continued.

## DECEDENTS WITH RESIDENT DEPENDENTS—Continued.

Serial No.	Age.	Marital condition.	Weekly wage.	Industry.	Occupation.	Nature of accident.	Days between accident and death.	Interval between death and award.		Interval between death and agent's visit.	
								Mos.	Days.	Mos.	Days.
32	59	M.	\$12. 00	Steam shovel manufacturing	Laborer	Head crushed by falling machinery		1		11	28
33	45	M.	16. 00	Drayage and hauling	Machinist	Pel from platform; concussion of brain	1		15	8	6
34	48	M.	18. 00	Building	Carpenter	Neck broken by fall from scaffold			21	11	8
35	40	M.	18. 00	Fishing	Fisherman	Boat swamped; drowned			26	4	23
36	54	M.	11. 00	Coal mining	Miner	Crushed by fall of slate		1	29	11	25
37	52	M.	20. 00	Brick manufacturing	Foreman	Caught by machinery; arm severed; hemorrhage			14	13	18
38	61	M.	25. 00	Machine shop	Pattern maker	Stepped on nail; tetanus resulted	85	3	18	16	25
39	56	M.	15. 00	Coal mining	Miner	Run over by car			23	10	12
40	54	M.	12. 00	do	do	Injured by fall of slate	16		19	4	29
41	42	M.	12. 00	do	do	Injured by fall of slate; peritonitis resulted	2		16	14	4
42	41	M.	17. 00	Iron works	Pickler, tube mill	Run over by locomotive		5	26	16	
43	62	M.	14. 00	Tin andterne plate	Night watchmen	Spine injured by fall; acute myelitis resulted	59	2	25	9	22
44	67	M.	18. 00	Steel works	Watchmen	Apoplexy from overexertion		2	24	17	12
45	52	M.	24. 00	Smelting	Carpenter	Weight on shoulder; aorta ruptured and later burst	55	8	24	19	19
46	55	M.	11. 00	Machine shop	Laborer	Struck by falling partition; concussion of brain	26	3	18	6	25
47	38	M.	15. 00	Grocery store	Teamster	Finger lacerated by machinery; tetanus resulted	50			11	8
48	53	M.	12. 00	Sewer construction	Laborer	Struck by flying stone; skull fractured		1	9	5	
49	30	M.	15. 00	Stevedoring	do	Fell while boarding steamer; drowned			26	13	29
50	42	M.	21. 00	Building	Carpenter	Fell from roof; skull fractured			3	12	
51	40	M.	13. 00	Public service	Laborer	Back broken by falling tree		1	5	8	23
52	46	M.	12. 00	Sewer construction	do	Cave-in of sewer; smothered		3	5	11	6
53	40	M.	23. 00	Blast furnace	Conductor, yard	Crushed in collision of cars and engine		3	3	8	10
54	65	M.	20. 00	Iron and steel	Carpenter	Fell from trestle; skull crushed		1	28	15	6
55	62	M.	16. 00	Blast furnace	Machine operator	Finger lacerated by machine; blood poisoning resulted	11	2	26	12	24
56	45	M.	13. 00	Fertilizer manufacturing	Laborer	Fell from ladder; skull crushed			21	7	1
57	33	M.	34. 00	Structural-iron construction	Structural-iron worker	Fell from platform; skull fractured			26	6	
58	46	M.	19. 00	Foundry, iron	Night foreman	Run down by automobile		1	2	12	19
59	40	M.	23. 00	Steel and wire	Engineer, power house	Struck by locomotive; arm crushed; multiple fractures	2	1	2	6	5
60	55	M.	14. 00	do	Laborer	Severely burned; nature of accident not reported	65	5	1	5	6
61	38	M.	17. 00	Brass goods manufacturing	Buffer	Hand cut by brass object; blood poisoning resulted	18	1	1	5	17
62	28	M.	15. 00	Electric railway	Lineman	Contact with live wire; electrocuted			16	5	7
63	27	M.	15. 00	Excavation, sand	Craneman	Crane tipped over; scalded; infection	27		10	5	28
64	32	M.	17. 00	Ice	Iceman's laborer	Hand injured by falling ice; tetanus followed	8		13	9	11
65	59	M.	23. 00	Building	Carpenter	Struck by falling iron; neck broken	9		21	14	9
66	42	M.	20. 00	Pipe line, oil	Foreman, pipe line	Struck by automobile; skull fractured	4	5	1	12	18

67	55	M.	11.00	Building, bridge	Laborer	Rupture from overexertion; peritonitis resulted	8	3	18	11	12
68	42	M.	22.00	Electric railway	Motorman	Crushed by collision of cars	1	6	11	20	
69	52	M.	18.00	Planing and molding mill	Iron worker	Thrown from load of lumber; skull fractured	1	16	7	14	
70	50	M.	22.00	Fire department	Fireman	Thrown from engine in collision; skull fractured	3	12	12	9	
71	33	M.	20.00	Coal mining	Miner	Crushed by fall of coal	1	15	12	17	
72	42	M.	17.00	Electric light and power	Lineman	Fell from pole; skull fractured	1	10	18	16	
73	63	M.	13.00	Concrete construction	Teamster	Struck by falling electric light pole; skull fractured	6	22	9	13	
74	45	M.	20.00	Building	Painter	Fell from second-story window; skull fractured	1	24	15	7	
75	33	M.	24.00	Ice manufacturing	Carpenter	Using extension electric light; electrocuted	1	26	3	10	
76	31	M.	16.00	Grain, elevator	Laborer	Fell astride iron guard; internal and other injuries	161	(1)	(1)	6	3
77	26	M.	18.00	Blast furnace	do	Crushed between crane and boiler	1	18	10	28	
78	30	M.	14.00	Iron and steel	Painter	Struck by falling truss section; chest crushed	1	1	28	6	10
79	56	M.	18.00	Coal mining	Miner	Skull fractured by fall of coal	1	27	12	10	
80	55	M.	12.00	Sheet metal	Janitor and laborer	Thrown from falling ladder; paralysis resulted	41	1	2	14	24
81	50	M.	17.00	Coal mining	Miner	Neck broken by fall of slate	1	4	11	20	
82	38	M.	17.00	Steel works	Helper	Struck by flying piece of metal; chest crushed	1	19	11	1	
83	37	M.	21.00	Street railway	Division superintendent	Fell while boarding moving car; legs severed	4	14	18		
84	39	M.	19.00	Coal mining	Motorman	Killed in collision between locomotive and cars	1	21	8	16	
85	37	M.	11.00	Wholesale store	Laborer	Explosion of gas in furnace; concussion of brain	2	2	14	10	28
86	29	M.	25.00	Building	Slater	Fell from scaffold; skull fractured	1	1	10	6	
87	26	M.	24.00	do	Rigger	Fell from suspended concrete form; skull fractured	1	7	4	25	
88	28	M.	15.00	Furniture store	Laborer	Struck by car; multiple injuries; sepsis	23	1	21	6	23
89	45	M.	18.00	do	Salesman	Crushed against wall by automobile	1	27	3	9	
90	43	M.	9.38	Truck and transfer	Teamster	Run over by bus; internal hemorrhage	2	(2)	(2)	10	8
91	52	M.	14.00	Sewer construction	Laborer	Crushed by iron beam in collapse of building	1	18	7	1	
92	40	M.	15.00	Teaming and grading	Teamster	Thrown from wagon; crushed against telegraph pole	1	17	15	7	
93	47	M.	18.00	Gas well	Drill driver	Skull fractured by explosion of boiler	2	18	7	12	
94	23	M.	16.00	Coal mining	Miner	Crushed by fall of slate and timber	1	27	11	28	
95	37	M.	14.00	do	do	Run over by loaded cars; legs broken; hemorrhage	1	2	7	14	
96	68	M.	10.00	Agricultural implements	Night watchman	Fell from third story of building; multiple injuries	5	1	17	15	
97	36	M.	11.00	Quarrying	Laborer	Drill struck pocket of explosive; skull fractured	1	16	14	20	
98	45	M.	9.00	Coal mining	Miner	Chest crushed by fall of coal	1	1	7	8	8
99	50	M.	58.00	Brewing	Vice president and manager	Leg struck by ice skid; blood poisoning resulted	43	2	23	15	9
100	60	M.	7.00	Coal mining	Miner	Head struck by falling slate; pulmonary embolism	20	2	3	15	22
101	31	M.	18.00	Telegraph and telephone	Lineman	Contact with wire; electrocuted	1	22	4	11	
102	63	M.	13.00	Electric light and power	Driver	Struck on head by pike pole; brain injured	300	7	8	10	27
103	60	M.	13.00	Box manufacturing	do	Thrown from wagon; skull fractured	1	22	11	5	
104	34	M.	17.00	Electric railway	Laborer	Fell from top of car; skull fractured	1	28	7	14	
105	47	M.	21.00	Rolling mill	Molder	Burned by explosion of contents of crucible	1	23	3	12	
106	59	M.	11.00	Street cleaning	Teamster	Repeated falls from slide scraper; heart ruptured	3	11	14	11	
107	70	M.	20.00	Coal mining	Miner	Thigh injured by pick; blood poisoning	9	1	13	20	
108	39	M.	19.00	Bolt and nut manufacturing	Machinist	Contact of electric drill with wire; electrocuted	1	23	14	1	
109	69	M.	12.00	Machine shop	Boit cutter	Finger lacerated by machinery; gangrene	7	19	10	26	
110	62	M.	11.00	Street cleaning	Teamster	Leg injured by shovel; blood poisoning	13	7	18	16	
111	58	M.	27.00	Coal mining	Foreman	Burned by explosion from ignition of oil	1	29	4	26	
112	58	M.	15.00	Brewing	Laborer	Hand cut by broken bottle; infection resulted	26	1	4	11	8
113	61	M.	12.00	Porcelain goods	Potter	Caught in machinery; crushed	1	18	9	2	
114	23	M.	21.00	Rubber manufacturing	Chauffeur	Automobile overturned; rib fractured; lung punctured	1	24	12	14	
115	50	M.	12.00	Drug store	Janitor	Hand injured by nail; blood poisoning resulted	7	8	26	18	3
116	37	M.	22.00	Rolling mill	Foreman	Grasped electric switch and starter; electrocuted	1	15	12	25	

<sup>1</sup> Disability award began 21 days after accident; after death was changed to death award.

<sup>2</sup> Not reported.

TABLE 3.—AGE, MARITAL CONDITION, WAGES, AND OCCUPATION OF INJURED WAGE EARNERS, AND DETAILS AS TO ACCIDENT AND AWARDS—OHIO—Continued.

## DECEDENTS WITH RESIDENT DEPENDENTS—Continued.

Serial No.	Age.	Marital condition.	Weekly wage.	Industry.	Occupation.	Nature of accident.	Days between accident and death.	Interval between death and award.		Interval between death and agent's visit.	
								Mos.	Days.	Mos.	Days.
117	57	M.	\$15. 00	Paper box manufacturing	Paper maker	Fingers crushed by machinery; tetanus resulted	19	1	12	26	
118	49	M.	25. 00	Waterworks	Foreman	Struck by motorcycle; skull fractured; meningitis	4	1	11	23	
119	61	M.	16. 00	do	Foreman, barn	Injured by fall; meningitis resulted	3	5	9	27	
120	26	M.	16. 00	Iron and steel	Switchman	Run over while uncoupling cars			17	13	
121	41	M.	18. 00	Electric railway	Lineman	Contact with live wire; electrocuted			13	11	
122	67	M.	12. 00	Laundry and cleaning	Night watchman	Clothing ignited while asleep; burned; blood poisoning	1	4	18	10	
123	66	M.	11. 00	Concrete construction	Carpenter	Struck by train; head severed			20	5	
124	43	M.	27. 00	Building	Laborer	Spine fractured by fall	14		27	8	
125	43	M.	14. 00	Hotel service	Detective	Shot while making arrest; internal hemorrhage	12		13	13	
126	(1)	M.	19. 00	Automobile manufacturing	Pipe fitter	Thrown from falling ladder; paralysis resulted	6	2	8	9	
127	20	M.	18. 00	Lumber yard	Laborer	Struck by train; concussion of brain		3	16	13	
128	48	M.	11. 00	Machine shop	Millwright	Contact with knife switch; electrocuted			26	3	
129	48	M.	14. 00	Corrugated-iron building	Laborer	Fell into wheel of engine; skull crushed			14	13	
130	26	M.	15. 00	Office building	Fireman, stationary	Sealed by bursting of steam pipe			13	5	
131	30	M.	14. 00	Milk condensing	Laborer	Burned by explosion of gas in cistern	21	1	25	14	
132	32	M.	21. 00	Electric light and power	Lineman	Contact with wires; electrocuted			10	9	
133	39	M.	30. 00	Steamboat	Engineer	Thrown from boat; drowned		1		5	
134	41	M.	11. 00	Quarrying	Laborer	Drill struck explosive; internal injuries	1	1	15	14	
135	39	M.	14. 61	Electric railway	Motorman	Crushed in trolley collision	1	3	2	9	
136	52	M.	11. 00	Bottle manufacturing	Laborer	Leg crushed by collapse of scaffold; hemorrhage			16	9	
137	45	M.	12. 00	Sawmill	do	Foot lacerated by machinery; blood poisoning resulted	3		25	14	
138	21	M.	16. 00	Paper manufacturing	Paper maker and finisher	Stabbed by fellow workman; paralysis resulted	2	7	9	21	
139	61	M.	16. 00	Building, bridge	Carpenter	Struck by train; skull fractured	18	1	14	6	
140	69	M.	11. 00	Planing and molding mill	Carpenter and teamster	Fell with lumber from load; internal hemorrhage	1		12	13	
141	30	M.	30. 00	Painting and decorating	Decorator	Fell from trestle; skull fractured	12	4	3	17	
142	40	M.	16. 00	Milling	Laborer	Kicked by horse; bladder ruptured	2		19	14	
143	59	M.	12. 00	Paper manufacturing	Machinist	Caught in machinery; skull fractured			17	8	
144	52	M.	14. 00	do	Machine wiper	Arm caught in machinery; amputation; hemorrhage		1	22	11	
145	40	M.	17. 00	Telegraph and telephone	Lineman	Struck by falling cross arm; skull fractured			27	10	
146	26	M.	16. 00	Blast furnace	Coke puller	Injured by attempting to get off moving cage	2	9	4	13	
147	32	M.	13. 00	Coal mining	Miner	Skull fractured by fall of slate		1	5	8	
148	23	M.	10. 06	do	do	Thrown from car and run over	2		24	12	
149	30	M.	25. 00	Brewing	Teamster	Run over by train		1	22	9	
150	62	M.	19. 00	Building	Bricklayer	Spine fractured by fall; paralysis resulted	3	1		7	
151	40	M.	22. 00	do	Painter	Fell from ladder; fractures and lacerations; pneumonia	19	1	29	12	

152	63	M.	12.00	Concrete steel construction.	Laborer	Fell from staging over river; drowned			23	15	4
153	48	M.	8.00	Coal mining	Miner	Caught under fall of roof when timbers collapsed			20	3	23
134	54	M.	20.00	Building	Laborer	Chest injured by fall from runway	7	2	1	12	18
155	38	M.	14.00	Blast furnace	.....do.	Struck by locomotive; internal injuries			20	13	28
156	24	M.	22.00	Electrical equipment	Electrician	Struck by falling pole; fractures and other injuries	4		17	12	3
157	42	M.	14.00	Packing house	Driver	Stepped on by horse (thrown from wagon in collision)	2	7	3	15	25
158	45	M.	26.00	Steel works	Steel pourer	Burned by explosion of molten metal	2	2	17	21	26
159	38	M.	15.00	Iron works	Laborer	Crushed by collapse of concrete structure		1	20	12	9
160	49	M.	15.00	Paving	.....do.	Struck by train; chest crushed		3		15	19
161	38	M.	18.00	Rolling mill	.....do.	Skull fractured by break of chain			1	22	13
162	70	M.	19.00	Forge works	Mill worker	Struck by bar of iron; internal injuries	3	7	27	18	14
163	30	M.	24.00	Building	Carpenter	Head crushed by descending elevator		1	19	13	4
184	02	M.	26.00	Sewer construction	Inspector	Head injured by fall; cerebral hemorrhage	50		5	10	7
105	24	M.	15.00	Produce dealer	Teamster	Crushed by elevator		1		3	25
106	20	M.	18.00	Steamboat	Fireman	Blown from deck of tug; drowned		6		9	15
107	41	M.	18.00	Building, bridge	Carpenter	Crushed by fall of part of apparatus			6	13	25
108	68	M.	16.00	Elevator manufacturing	Watchman	Skull fractured, apparently by fall down stairs		1		10	20
169	35	M.	13.00	Window cleaning	Window washer	Fell from fourth-story window; skull fractured			1	16	10
170	50	M.	28.00	Building	Carpenter, foreman	Knocked from ladder by brick falling on head	35	4	23	9	28
171	51	M.	18.00	Mill and mine supplies	Carpenter	Run over by crane; crushed		1	15	10	26
172	47	M.	25.00	Pipe line, oil	Assistant superintendent	Burned by explosion of gas from main	28	3	3	15	6
173	38	M.	18.00	Building	Carpenter	Fell from scaffold; skull fractured	8	1	28	6	21
174	67	M.	16.00	.....do.	Stonemason	Struck by ladder; concussion of brain	5	2	2	4	
175	23	M.	20.00	Coal mining	Driver	Fell from car and was run over; neck broken		1		12	16
176	55	M.	12.00	Retail store	Porter	Crushed by descending elevator		1	5	7	28
177	65	M.	13.00	Building supplies	Laborer	Struck by fall of door; peritonitis resulted	6		28	14	12
178	60	M.	18.00	Building	Carpenter	Fell from scaffold; spine fractured			15	10	29
179	66	M.	30.00	Tug boat	Captain	Crushed by derrick; hemorrhage		1	10	12	2
180	70	M.	12.00	Wood turning	Sawyer	Caught in saw; severely cut; hemorrhage		1	27	11	25
181	39	M.	11.00	Building	Laborer	Contact with electric switch; electrocuted		2	23	15	29
182	50	M.	21.00	Steamboat	Mate	Steamer struck breakwater; drowned		1	28	5	23
183	45	M.	9.00	Machine shop	Laborer	Drawn into machinery; skull crushed			13	11	
184	30	M.	18.00	Electric light and power	Electrician	Struck by elevator and fell three stories		2	5	13	16
185	28	M.	15.00	Building, bridge	Bridge worker	Fell into river; drowned			29	5	2
186	20	M.	10.00	Coal mining	Miner	Crushed between motor and roof		1	27	12	21
187	32	M.	12.00	Building	Laborer	Burned by premature explosion of blast	3	1	23	6	7
188	61	M.	16.00	Excavating cellar	Foreman	Caught under fall of stone wall; skull fractured		1	9	6	28
189	50	M.	20.00	Brewing	Stable boss	Trampled by horse; pleurisy and pneumonia resulted	40	1	19	9	22
190	59	M.	25.00	Automobile manufacturing	Painter	Crushed by truck which slipped during lowering		2	19	4	13
191	32	M.	14.00	Police force	Patrolman	Contact with live chain; electrocuted		2	12	11	12
192	67	M.	13.00	Aeroplane manufacturing	Machine hand	Struck by paper reel; internal injuries	34	3	1	15	8
193	33	M.	14.00	Concrete construction	Laborer	Struck by elevator; spine fractured			22	11	
194	60	M.	18.00	Stove manufacturing	Stove moulder	Strain from overexertion; tumor resulted	267	1	27	7	12
195	28	M.	12.00	Sewer construction	Laborer	Thrown from tower when blocks slipped; internal injuries		1	14	9	28
196	40	M.	15.00	Electric railway	Motorman	Skull crushed in collision of cars			25	3	24
197	21	M.	11.00	Paper manufacturing	Paper maker	Caught in machinery; multiple injuries			28	12	8
198	49	M.	14.00	Clubhouse service	Elevator man	Fell down elevator shaft; skull fractured		1	6	12	15
199	46	M.	14.00	Street cleaning	Driver	Knocked down in altercation and was run over by cart		6	3	17	4
200	55	M.	16.00	Tanning	Tanner	Fell down elevator shaft; skull fractured		9	1	3	12
201	60	M.	16.00	Office	Laborer	Hand scratched on nail; gangrene; arm amputated		9	1	3	12
						Skull fractured by fall of elevator	1		9	8	11

1 Not reported.

TABLE 3.—AGE, MARITAL CONDITION, WAGES, AND OCCUPATION OF INJURED WAGE EARNERS, AND DETAILS AS TO ACCIDENT AND AWARDS—OHIO—Continued.

## DECEDENTS WITH RESIDENT DEPENDENTS—Concluded.

Serial No.	Age.	Marital condition.	Weekly wage.	Industry.	Occupation.	Nature of accident.	Days between accident and death.	Interval between death and award.		Interval between death and agent's visit.	
								Mos.	Days.	Mos.	Days.
202	58	M.	\$8. 25	Furniture manufacturing.	Janitor.	Hand lacerated while sweeping; infection.	31	1	20	11	15
203	36	M.	11. 00	Hardware manufacturing.	Window cleaner.	Fell from second-story window; skull fractured.			24	5	22
204	36	M.	20. 00	Coal mining.	Miner.	Crushed by fall of slate.			23	14	17
205	34	M.	13. 00	Sheet and tube.	Inspector.	Struck on head by crane chain; meningitis resulted.	26	4		16	3
206	22	M.	13. 00	Coal mining.	Miner.	Crushed by fall of slate.			26	10	21
207	39	W.	17. 00	Iron and steel.	Grinder.	Skull fractured by breaking of machine.	4	1	1	6	27
208	53	W.	23. 00	Coal mining.	Miner.	Skull fractured by fall of stone and timber.	4	1	24	13	
209	47	W.	16. 00	Ice manufacturing.	Laborer.	Hand injured by splinter of wood; blood poisoning.	7	1	2	6	8
210	43	D.	12. 00	Brewing.	do.	Automobile overturned; crushed.		3	25	15	8
211	34	Sep.	10. 00	Coal mining.	Miner.	Struck by fall of draw slate; spine fractured.	191	1	15	5	9
212	34	W.	14. 00	do.	do.	Spine dislocated by fall of coal and slate; paralysis.	185		23	5	23
213	66	W.	15. 00	Tobacco manufacturing.	Laborer and janitor.	Toe bruised by fall of package; infection resulted.	35	6	10	14	
214	47	S.	11. 00	Steam shovels.	Laborer.	Fell from machinery; spine fractured.	5		24	15	14
215	20	S.	12. 00	Steel mill.	Type fitter.	Skull fractured by bursting valve.			22	4	12
216	15	S.	7. 00	Picture frames.	Picture frame worker.	Attempted to board moving elevator; crushed.	1		26	7	5
217	20	S.	15. 00	Electric railway.	Wireman.	Grasped wire to prevent fall; electrocuted.			9	9	
218	18	S.	14. 00	Sash, doors, and blinds.	Carpenter.	Fell down elevator shaft; skull fractured.	1		23	6	4
219	21	S.	13. 00	Blast furnace.	Laborer.	Burned by hot cinder from ladle.		2	6	16	9
220	21	S.	10. 00	*Sawmill.	do.	Neck broken by fall of log from wagon.		1	11	7	12
221	30	S.	25. 00	Bottle manufacturing.	Machinist.	Crushed by fall of machine from car.		2	3	11	4
222	32	S.	20. 00	Clay and shale mining.	Clay digger.	Caught by misfire of dynamite; skull crushed.		11	14	20	19
223	15	S.	5. 00	Department store.	Helper on auto runs.	Collision, truck and car; legs broken; other injuries.	1		20	6	11
224	21	S.	13. 00	Building.	Steam fitter.	Electrocuted while removing bulb from socket.			23	7	16
225	20	S.	11. 00	Tube works.	Laborer.	Fell into pit of hot sand; burns and exhaustion.	6	2	2	15	14
226	21	S.	16. 00	Department store.	Chauffeur.	Killed in collision of truck and car.		3	9	6	24
227	23	S.	9. 00	Coal mining.	Miner.	Back broken by fall of slate.		1	17	12	9
228	41	S.	19. 00	Brewing.	Chauffeur.	Burned by ignition of gasoline; uremia resulted.	4		24	14	20
229	29	S.	12. 00	Building.	Laborer.	Injured by misfire of dynamite.	8	2	21	6	2
230	16	S.	15. 00	Printing.	Apprentice compositor.	Caught between elevator and door; fell two stories.		1	26	4	20
231	22	S.	18. 50	Public service.	Fireman, traction engine.	Run over by stone wagon.		6	12	17	18
232	22	S.	12. 00	Electrical equipment.	Machine operator.	Crushed between elevator and floor.		1	27	10	19
233	21	S.	10. 00	Business office.	Stenographer.	Shot by fellow employee.		4	19	18	9
234	24	S.	9. 00	Electric railway.	Motorman.	Killed in collision of car and train.		1	9	9	23
235	21	S.	11. 00	Blast furnace.	Laborer.	Crushed by fall of hoisting bucket.		1	17	12	3
236	19	S.	10. 75	Steel.	Door boy.	Crushed in collision of buggies.	1	5	13	13	3

237	19	S.	(1)	Electric power.....	Lineman.....	Contact with wire; electrocuted.....		2	12	12	9
238	31	S.	12.60	Electric railway.....	Motorman.....	Leg crushed in collision of cars; amputation; shock.....	8	4	19	9	6
239	19	S.	17.00	Steamboat.....	Sailor.....	Steamer struck breakwater; drowned.....		2	27	5	14
240	33	S.	40.00	Iron and steel.....	Roller.....	Cramps and exhaustion due to heat; spasm of heart.....	1	3	8	17	
241	15	S.	8.00	Plaster mill.....	Laborer.....	Skull fractured in collision of wagon and train.....		1	16	13	1
242	25	S.	15.00	Lime.....	Stevadore.....	Fell from bucket of crane; skull fractured.....		1	15	6	17
243	43	S.	20.00	Building.....	Carpenter.....	Leg injured by collapse of scaffold; amputation; shock.....	39	3	8	7	26
244	45	S.	18.00	Iron and steel.....	Pipe fitter.....	Hand drawn into saw; choked under anesthetic.....		1	27	6	27
245	40	S.	12.00	Acetylene gas machines.....	Laborer.....	Caught by fall of earth; internal hemorrhage.....		1		12	28
246	43	S.	17.00	Brewing.....	Brewer.....	Burned by caustic soda; hemorrhage; paralysis of heart..	110	5	20	13	17

**PERMANENTLY DISABLED.**

Serial No.	Age.	Marital condition.	Weekly wage.	Industry.	Occupation.	Nature of accident.	Interval between accident and award.		Interval between accident and agent's visit.	
							Months.	Days.	Months.	Days.
247	46	M.	\$19.00	Rolling mill.....	Yardman.....	Caught while coupling; fractured pelvis caused rupture....	1	5	30	24
248	45	M.	16.00	Paving.....	Foreman.....	Skull fractured in assault; epilepsy; partial paralysis.....	1	13	18	24
249	50	M.	28.00	Clay mining.....	Overseer.....	Dynamite exploded in hand; sight destroyed; hand blown off.	4	2	17	24
250	65	M.	13.23	Coal mining.....	Miner.....	Struck in eye by coal; sight injured; had one blind eye.....		13	19	21
251	19	S.	9.00	do.....	Trip rider.....	Fell between mine cars; legs crushed off.....	3	13	7	25
252	27	S.	15.00	Blast furnace.....	Laborer.....	Burned by explosion of metal; sight destroyed.....	4	8	12	28
253	20	S.	10.00	Rubber.....	do.....	Hands caught in rolls of mixing mill; loss of arms.....	12	18	(2)	(2)
254	22	S.	30.00	Concrete construction.....	Not reported.....	Fell from bridge; total paralysis of legs resulted.....	1	5	(2)	(2)
255	19	S.	9.00	Brick manufacturing.....	Laborer.....	Drill struck explosive; loss of arms resulted.....	1	12	(2)	(2)
256	(1)	(1)	18.00	Blast furnace.....	Not reported.....	Run over by car; loss of legs resulted.....	8		(2)	(2)
257	44	M.	17.00	Stone.....	do.....	Dropped stick of dynamite; sight destroyed.....	1	21	(2)	(2)
258	22	M.	18.00	Coal mining.....	Miner.....	Drawn into mining machine.....		24	(2)	(2)

<sup>1</sup> Not reported.

<sup>2</sup> Not visited.

TABLE 3.—AGE, MARITAL CONDITION, WAGES, AND OCCUPATION OF INJURED WAGE EARNERS, AND DETAILS AS TO ACCIDENT AND AWARDS—OHIO—Continued.

## DECEDENTS WITH NO FAMILY GROUP.

Serial No.	Age.	Marital condition.	Weekly wage.	Industry.	Occupation.	Nature of accident.	Days between accident and death.	Interval between death and award.		Interval between death and agent's visit.		
								Mos.	Days.	Mos.	Days.	
259	30	W.	\$7. 00	Steel works.....	Laborer.....	Crushed between tumbling barrel and wall.....			5	10		
260	60	W.	12. 00	Cereal milling.....	do.....	Skull fractured by fall of wooden roller; hemorrhage.....	1	1	19	14		14
261	56	D.	14. 00	City waterworks.....	do.....	Struck by street car; ribs fractured; lung punctured.....	8	2	26	11		13
262	31	D.	24. 00	Electric light and power.....	Lineman.....	Contact with wire; electrocuted.....		4	22	14		26
263	65	Sep.	11. 00	Carbon manufacturing.....	Laborer.....	Run over by truck.....		7	17	14		7
264	40	Sep.	14. 00	Ice manufacturing.....	do.....	Thrown from wagon by wheel breaking off; back broken..	7	2	27	9		5
265	27	S.	18. 00	Roofing.....	do.....	Collapse of scaffold; internal injuries.....			29	7		5
266	28	S.	20. 00	Telegraph and telephone.....	Lineman.....	Body found at foot of pole; electrocuted or killed by fall..		2	9	14		29
267	52	S.	17. 00	Public service.....	Laborer.....	Skull fractured by fall from wagon; hemorrhage.....	1	3	9	7		20
268	24	S.	20. 00	Drying and hauling.....	Chauffeur.....	Crushed between truck and sand hopper.....		1	24	12		6

## DECEDENTS WITH NONRESIDENT DEPENDENTS.

Serial No.	Age.	Marital condition.	Weekly wage.	Industry.	Occupation.	Nature of accident.	Days between accident and death.	Interval between death and award.	
								Months.	Days.
269	36	M.	\$16. 00	Pile driving.....	Laborer.....	Drowned in recovering implement from water.....		12	6
270	53	M.	30. 00	Excavating, sand.....	Engineer.....	Steamer sank; drowned.....		1	19
271	35	M.	13. 00	Electric light and power.....	Lineman.....	Electrocuted while changing insulators.....		2	9
272	35	M.	20. 00	Foundry, iron.....	Molder.....	Fell while carrying molten metal; burned.....			25
273	36	M.	13. 00	Machine shop.....	Weighmaster.....	Finger crushed; amputation; pneumonia followed.....	5	1	16
274	21	M.	20. 00	Electric light and power.....	Electrician.....	Contact with wire; electrocuted.....		1	10
275	61	M.	10. 00	Sash, doors, and blinds.....	Laborer.....	Finger crushed between truck and door; infection.....	15	1	9
276	29	M.	17. 00	Advertising signs.....	Metal worker.....	Skull crushed by fall due to breaking of ropes.....		1	12
277	28	M.	10. 00	Automobile salesroom.....	Porter.....	Fell through skylight; skull fractured.....	1	3	6
278	29	M.	22. 00	Building.....	Painter.....	Fell while removing rigging; multiple injuries; peritonitis.	2	1	7
279	31	M.	20. 00	Coal merchants.....	Foreman.....	Fell from ice-covered spar of barge; drowned.....			13
280	27	M.	16. 00	Electrical equipment.....	Electrician.....	Electrocuted while opening a switch.....		1	8
281	38	M.	11. 00	Lime burning.....	Laborer.....	Neck broken by fall from tramway.....			27

282	42	M.	14.00	Pipe line, oil.....	Pipeman.....	Burned by explosion of gas.....		3		
283	40	M.	12.00	Building, concrete.....	Laborer.....	Overcome by heat while working round kiln.....	2	8	14	
284	(1)	M.	12.00	Pipe line, oil.....	Ditcher.....	Burned by explosion of gas.....		8	12	
285	45	M.	15.00	Blast furnace.....	Laborer.....	Crushed between cars.....		3	28	
286	40	M.	15.00	.....do.....	Not reported.....	Thrown under fender of scale car.....		8	11	
287	50	M.	12.00	Pipe line, oil.....	Ditcher.....	Burned by explosion of gas.....		4	1	
288	(1)	M.	24.00	Electric light and power.....	Electrician.....	Electrocuted while working with wires.....		5	16	
289	38	M.	13.00	Quarrying, cement.....	Pulverizer tender.....	Caught in machinery; spine dislocated.....	1	1	18	
290	30	M.	16.00	Blast furnace.....	Not reported.....	Overcome by gas from furnace.....		2	6	
291	32	M.	14.00	Quarrying, lime.....	Blaster's helper.....	Killed by explosion of dynamite.....		3	29	
292	38	M.	18.00	Blast furnace.....	Carpenter.....	Thrown from scaffold; skull fractured.....		9		
293	48	M.	11.00	Electric railway.....	Laborer.....	Struck by car; skull fractured.....	63	1	29	
294	46	M.	13.00	Coal merchants.....	Teamster.....	Crushed between high wagon seat and top of door.....	18		22	
295	42	M.	15.00	Excavating, sand.....	Not reported.....	Steamer sank; drowned.....		2	10	
296	46	M.	12.00	Printing.....	Watchman.....	Skull fractured by fall.....		1	6	
297	24	M.	13.00	Plaster mill.....	Laborer.....	Caught in machinery; crushed.....		1	2	
298	34	M.	19.00	Well drillers, artesian.....	.....do.....	Cave-in of sewer; smothered.....		3	14	
299	22	M.	22.00	Building, concrete.....	Fireman.....	Crushed by fall of crane.....		2	5	
300	44	M.	10.00	Supervising architects.....	Not reported.....	Probably fell from truck; no witness.....		2	28	
301	24	M.	11.00	Canal lock construction.....	Laborer.....	Traveling crane ran over hand; blood poisoning.....	7	2	15	
302	44	M.	22.00	Structural-iron construction.....	Iron worker.....	Back broken in collapse of building.....	111	2	14	
303	31	M.	11.00	Brick manufacturing.....	Laborer.....	Skull crushed by fall of clay from pile.....		1	5	
304	38	M.	19.08	Metal tubes manufacturing.....	Tap grinder.....	Knocked into acid tank by falling object; burned.....		4	26	
305	40	M.	11.00	Structural iron construction.....	Laborer.....	Back broken by fall of boom from derrick.....		7	10	
306	36	M.	14.00	Bolts and nuts.....	Bricklayer.....	Crushed against pit cover; internal hemorrhage.....		7	18	
307	27	M.	11.00	Sewer pipe manufacturing.....	Laborer.....	Caught between elevator and floor; head crushed.....		4	22	
308	22	S.	18.00	Department store.....	Painter.....	Thrown by collapse of scaffold; cerebral hemorrhage.....		4	22	
309	26	S.	10.00	Coke burning.....	Laborer.....	Run over by runaway cars.....		1		
310	26	S.	18.00	Quarrying, stone.....	Track foreman.....	Head severed by explosion of dynamite.....		1	11	
311	50	S.	11.00	Sewer construction.....	Laborer.....	Cave-in of rock; crushed.....		1	2	
312	35	S.	13.00	Not reported.....	Not reported.....	Electrocuted while operating controller.....		3	12	
313	33	S.	13.00	Coke burning.....	Slate picker.....	Caught in machinery; crushed.....		5	9	
314	31	S.	17.00	Sheet and tube mfg.....	Tapper.....	Knocked down by breaking machinery; head crushed.....		6	3	
315	42	W.	13.00	Coal merchants.....	Driver.....	Skull fractured by fall from wagon; pneumonia resulted.....	3	3	14	
316	34	W.	15.00	Brass goods manufacturing.....	Pipe fitter.....	Neck broken by fall in intake well.....		1	15	
317	33	W.	17.00	Building.....	Building cleaner.....	Killed by fall from scaffold.....		3	27	
318	23	S.	14.00	Concrete construction.....	Electrician.....	Boat upset; drowned.....			5	
319	29	S.	14.00	Iron and steel.....	Iron worker.....	Thrown by breaking machinery; multiple injuries.....	2	2	19	
320	35	S.	12.00	Electric light.....	Groundman.....	Contact with wire; electrocuted.....		2	16	
321	21	S.	16.00	Concrete construction.....	Fireman.....	Crushed by fall of crane.....		8	15	
322	25	S.	15.00	Sewer construction.....	Laborer.....	Skull fractured by fall of part of machine.....		3	13	
323	20	S.	12.00	Pipe line, oil.....	Ditcher.....	Burned by explosion of gas.....	9	2	22	
324	23	S.	18.00	Structural-iron work.....	Laborer.....	Crushed in collapse of concrete building.....		1	25	
325	20	S.	17.00	Telegraph and telephone.....	Lineman.....	Injured by fall from repairing apparatus; wire broke.....	7	3	7	
326	26	S.	15.00	Department store.....	Helper on van.....	Struck by train; multiple injuries.....		6	2	
327	23	S.	9.48	Quarrying, lime.....	Laborer.....	Crushed by elevator buckets when apparatus broke.....		6	14	
328	34	S.	25.00	Stone, monuments.....	.....do.....	Skull crushed by fall of tackle block.....		2	12	
329	24	S.	9.00	Rolling mill.....	.....do.....	Skull fractured by fall of iron sheet.....	1	3	12	
330	25	S.	19.00	Electric light and power.....	.....do.....	Fell with falling poles from load; pelvis fractured.....	(1)	(1)	(1)	
331	25	S.	15.00	Pile driving.....	.....do.....	Skull fractured by fall of block.....		3	8	

<sup>1</sup> Not reported.

TABLE 3.—AGE, MARITAL CONDITION, WAGES, AND OCCUPATION OF INJURED WAGE EARNERS, AND DETAILS AS TO ACCIDENT AND AWARDS—OHIO—Concluded.

## DECEDENTS WITH NONRESIDENT DEPENDENTS—Concluded.

Serial No.	Age.	Marital condition.	Weekly wage.	Industry.	Occupation.	Nature of accident.	Days between accident and death.	Interval between death and award.	
								Months.	Days.
332	33	S.	\$24. 00	Building, bridge.....	Carpenter.....	Fell from bridge; concussion of brain.....		3	10
333	19	S.	13. 00	Sewer construction.....	Laborer.....	Killed by explosion of blast.....		1	15
334	18	S.	10. 00	Quarrying.....	do.....	Fell while unloading lumber; skull fractured.....	4	6	2
335	24	S.	25. 00	Structural-iron construction.....	Structural-iron worker.....	Back broken by falling onto iron beam.....		3	25
336	(1)	S.	(1)	Sewer pipe manufacturing.....	Not reported.....	Not reported.....		11	12
337	28	S.	11. 00	Quarrying, lime.....	Laborer.....	Crushed between box car and dump.....	1	1	27

## CASES PENDING.

338	38	M.	\$12. 00	Machine shop.....	Laborer.....	Thrown from ladder; skull fractured.....		21	15
339	47	M.	17. 00	Meat packing.....	do.....	Struck by bale falling from crane; back and legs broken.....		21	6
340	40	M.	13. 00	Concrete construction.....	do.....	Legs crushed in collision of dump cars.....	93		222
341	39	M.	11. 00	Coal mining.....	Miner.....	Collision of cars; crushed between car and face.....			220
342	49	M.	12. 00	Pottery and glass.....	Laborer.....	Struck by clay dumped from car; multiple injuries.....	1		
343	45	D.	12. 00	Coal mining.....	Miner.....	Crushed by fall of roof.....			216
344	43	S.	(1)	Stone.....	Mason.....	Thigh fractured by fall; pneumonia resulted.....	7	31	
345	25	S.	11. 00	Pile driving.....	Laborer.....	Contact with electric switch; electrocuted.....		22	

## DECEDENTS WITH NO DEPENDENTS.

346	55	M.	\$8. 00	Retail store.....	Janitress.....	Stepped on nail; gangrene resulted; leg amputated.....	45	1	8
347	43	D.	17. 00	Not reported.....	Machinist.....	Struck head against rail; erysipelas resulted.....	12		26
348	63	Sep.	12. 00	Power plant, city.....	Stationery engineer.....	Injured by fall; apoplexy resulted.....	90	1	15
349	(1)	S.	16. 00	State (Adj. Gen. Dept.).....	Laborer.....	Spleen ruptured by fall against edge of platform.....	2	21	24
350	23	.	15. 00	Fishing.....	Fisherman.....	Boat swamped; drowned.....			226
351	29	S.	19. 00	Baking.....	Baker.....	Caught in machinery; multiple injuries.....	(1)	(1)	(1)
352	28	S.	18. 00	Blast furnace.....	Assistant machinist.....	Fell between car and wall; crushed by cars.....			220
353	22	S.	11. 00	Boiler manufacturing.....	Laborer.....	Struck by block falling from crane; head crushed.....		22	8
354	20	S.	12. 00	Oil refining.....	do.....	Neck broken by fall into gasoline tank.....		21	10
355	62	S.	12. 00	Public service.....	Teamster.....	Thrown from cart; leg lacerated; necrosis and thrombus.....	50	22	
356	22	S.	15. 00	do.....	Lineman.....	Contact with wire; electrocuted.....		21	26
357	81	(1)	13. 00	Street cleaning.....	Laborer.....	Struck by street car; ribs fractured; pleurisy.....	209	3	1

CASES NOT VISITED.

358	35	M.	\$19.00	Chemical manufacturing	Machinist	Fell from height when thrown by machinery; paralysis	1	1	8
359	27	M.	14.00	Pipeline, oil	Pipeman	Burned by explosion of gas	9	2	22
360	26	M.	17.00	Blast furnace	Foreman	Crushed between moving car and ladle; unhooking car			23
361	53	M.	(1)	Quarrying, sand and gravel	Not reported	Crushed between car and truck frame of crane		4	8
362	48	M.	9.00	Agriculture	Laborer	Killed by farm animals	1	3	21
363	45	M.	(1)	Quarrying, stone	Miner	Skull fractured by fall of stones	1	1	28
364	31	M.	21.00	Electric light and power	Electrician	Electrocuted		1	11
365	31	M.	14.00	Baking	Laborer	Skull fractured by fall down elevator shaft			15
366	59	M.	9.00	Wrecking	do	Ribs and thigh fractured by fall of brick wall	3		24
367	55	M.	11.00	Telegraph and telephone	do	Foot injured by fall of iron bar; tetanus resulted	8	2	19
368	57	M.	10.00	Paving	do	Elbow struck by pick; blood poisoning resulted	18	4	6
369	53	M.	9.00	Coal mining	Miner	Caught by fall of slate		2	24
370	(1)	M.	16.00	do	do	Crushed by fall of slate		3	9
371	21	M.	10.00	Quarrying	Laborer	Skull fractured by fall of steam drill	4		11
372	65	M.	18.00	Automobile manufacturing	Night watchman	Burned by explosion of lantern	21	1	1
373	49	M.	25.00	Coal mining	Teamster	Fell from wagon and was run over; skull fractured			15
374	35	M.	27.00	Structural iron construction	Structural-iron worker	Killed by fall from scaffold		6	26
375	40	M.	11.00	Electric railway	Motorman	Car left rails at curve; chest crushed		5	2
376	39	M.	12.00	Wooden crate manufacturing	Teamster	Skull fractured by log hook; meningitis resulted	15	2	3
377	34	M.	37.00	Oil refining	Assistant superintendent	Asphyxiated by gas from still		1	20
378	44	M.	14.00	Coal mining	Miner	Skull crushed by fall of stone		7	29
379	39	M.	16.00	Sand and gravel digging	Laborer	Caught in machinery; multiple injuries			18
380	29	M.	15.00	Masonry	do	Skull fractured by fall from scaffold			23
381	25	M.	15.00	Rolling mill	Electrician	Received electric shock and fell; skull fractured	2		25
382	65	W.	13.00	Coal mining	Loader	Squeezed between car and timbers; peritonitis resulted	17	5	10
383	59	W.	12.00	Lead manufacturing	Laborer	Thrown from falling ladder; thigh fractured; shock	12	8	21
384	36	Sep.	12.00	Ice manufacturing	Iceman	Hand scratched by ice; blood poisoning resulted	17	3	28
385	39	S.	19.00	Concrete construction	Electrician	Electrocuted while connecting up wire			5
386	23	S.	12.00	Pipeline, oil	Laborer	Burned by explosion of gas		4	26
387	33	S.	20.00	Building, bridge	Carpenter	Skull fractured by fall from scaffold	1		25
388	21	S.	14.00	Electric railway	Substation operator	Killed by fall into hatchway			17
389	19	S.	10.00	Fruit dealers	Laborer	Pinned under overturned automobile in ditch; drowned		6	5
390	14	S.	3.00	Agriculture	Chore boy	Thrown from vehicle by runaway team; skull fractured	10	1	10
391	19	S.	11.00	Coal mining	Motorman	Lost control of car; jumped; skull crushed		1	
392	28	S.	11.00	Quarrying, sandstone	Laborer	Struck near heart by hook of derrick		2	12
393	16	S.	10.00	Coal mining	Miner	Crushed by fall of slate		1	17
394	18	S.	7.00	Hotel	Not reported	Killed by fall into elevator shaft		1	
395	21	S.	15.00	Lime quarrying and burning	Miner	Crushed by fall of limestone	44	1	5
396	28	S.	12.00	Coal mining	Laborer	Killed by misfire of explosive			19
397	27	S.	16.00	Electric light and power	Lineman	Contact with wire; electrocuted		2	20
398	(1)	S.	(1)	Electric railroad	Not reported	Crushed and burned in collision of cars		3	26
399	29	S.	(1)	State employee	Prison guard	Stabbed by prisoner		1	29

<sup>1</sup> Not reported.

<sup>2</sup> Award for funeral and medical bill.

<sup>3</sup> Award made but claim held pending investigation.

APPENDIX.

In tabulating the material for Ohio the same definitions were used and the same methods followed as in dealing with the Connecticut data. The normal duration of an award in the case of a fatality is 312 weeks (six years), and whenever any other period was fixed the fact has been noted. Under the Ohio law the allowance for funeral expenses may reach \$150, and the allowance for hospital and medical services \$200. In general, the amounts in the column "Expenses due to accident" represent only the excess of such expenses over the compensation allowance; in contested cases, however, the whole amount of these expenses is given, because if the case goes against the claimants they must meet all charges for medical attendance and funeral. It is worth remarking that in some instances employers, disregarding the terms of the law, told the widow to have the kind of funeral she wanted, and cheerfully paid costs running far above the legal allowance.

Table 4 presents details concerning the family membership and condition before and after the accident, number of wage earners, expenses due to accident, insurance benefits received, and amounts and methods of payment of compensation, for 252 cases in which visits were made to the homes of families of killed or permanently disabled wage earners.

TABLE 4.—CONDITION, BEFORE AND AFTER THE ACCIDENT, OF FAMILIES OF 252 WAGE EARNERS KILLED OR PERMANENTLY DISABLED BY INDUSTRIAL ACCIDENTS—OHIO.

DECEDENTS: Married or Widowed.

Serial No.	Family condition before accident.								Family condition after accident.								Expenses due to accident.	Insurance or benefit.	Award under compensation law.		
	Family membership.				Number of wage earners.	Weekly income of family.			Family membership.				Number of wage earners.	Weekly income of family.					Per week for 312 weeks.	Total amount.	
	Number of persons.	Children under 14.	Children 14 and under 18.	Wife and dependents 18 and over.		Decedent's earnings.	Paid in by other members.	Other.	Total income.	Number of persons.	Children under 14.	Children 14 and under 18.		Dependents 18 and over.	Paid in by members of family.	Other.					Total income.
1	10	7	1	1	1	\$21.00			\$21.00	9	7	1						\$12.00	\$3,744		
2	9	6	1	1	1	26.00			26.00	8	6	1						\$1,000	12.00	3,744	
3	9	7		1	1	15.00		\$0.81	15.81	8	7							10.00	3,120		
4	9	6	1	1	1	18.00			18.00	8	6	1						12.00	3,744		
5	9	4	1	1	2	16.00	\$3.00		19.00	8	4	1		14	\$8.00	\$8.00	\$21.00	639	10.42	3,251	
6	9	2	1	1	3	13.00	8.50		( <sup>2</sup> )	7	2	1		3	24.25	24.25	29.75	100	8.38	2,615	
7	9	3	1	1	3	18.00	9.50		( <sup>2</sup> )	9	2	2	1	2	17.00	17.00	\$321.75	300	12.00	\$3,744	
8	8	4	2	1	2	16.00	16.00			7	4	1		1	18.00	18.00	150.00	1,300	10.92	3,407	
9	8	5		1	2	10.00	4.50		14.50	7	5			1	5.77	\$1.85	7.62		( <sup>1</sup> )	1,935	
10	8	4	1	1	2	20.00	7.50		27.50	7	4	1		2	12.50	12.50	135.00		12.00	3,744	
11	8	5	1	1	1	14.00			14.00	7	5	1		2	7.00	7.00		500	9.17	2,861	
12	8	5	1	1	1	14.00			14.00	4	3			1	2.00	2.00		90	9.25	2,886	
13	7	4	1	1	1	12.00			12.00	6	4	1		1	3.50	3.50		250	8.00	2,496	
14	7	5		1	1	24.00			24.00	6	4	1				5.00	5.00		150	12.00	3,744
15	7	5		1	1	10.00			10.00	6	5								6.80	2,122	
16	7	5		1	1	20.00			20.00	6	5								12.00	3,744	
17	7	5		1	1	10.00			10.00	6	5							1,000	6.67	2,081	
18	7	4	1	1	1	16.00			16.00	6	4	1					65.00	300	10.76	3,232	
19	7	4	1	1	3	9.00	4.00	1.03	14.03	6	4	1		2	4.00	1.03	5.03	110	5.34	1,668	
20	7	5		1	1	9.00			9.00	6	5					3.50	3.50			5.81	1,813
21	7	2	2	1	3	13.00	11.00		24.00	4	2			1	3.50	3.50	30.00	400	8.61	2,686	
22	7	5		1	1	13.00		2.08	15.08	6	4	1				10.50	10.50	1,000		8.95	2,794
23	7	1	1	1	5	9.00	17.00		26.00	6	1	1		4	17.00	17.00	64.00	880	6.29	1,962	
24	7	3	2	1	1	18.00		6.92	24.92	5	3	1				6.92	16.50	900	11.80	3,682	
25	7	3	1	1	2	12.00	5.00		17.00	5	3	1					79.10	500	8.00	2,496	
26	6	4		1	1	12.00		.97	12.97	5	4					5.77	5.77		( <sup>1</sup> )	2,537	
27	6	4		1	2	14.00	3.50		17.50	5	4			1	3.00	3.00	23.00	500	9.13	2,849	
28	6	4		1	1	14.00		3.46	17.46	5	4			1	1.50	4.96	285.00	512	9.52	2,970	
29	6	4		1	1	18.00			18.00	5	4					2.07	2.07		12.00	3,744	

<sup>1</sup> Including 1 just beginning work, wages not yet determined.

<sup>2</sup> Not reported.

<sup>3</sup> Contested case.

<sup>4</sup> Lump sum awarded.

TABLE 4.—CONDITION, BEFORE AND AFTER THE ACCIDENT, OF FAMILIES OF 252 WAGE EARNERS KILLED OR PERMANENTLY DISABLED BY INDUSTRIAL ACCIDENTS—OHIO—Continued.

DECEDENTS: Married or Widowed—Continued.

Serial No.	Family condition before accident.								Family condition after accident.								Expenses due to accident.	Insurance or benefit.	Award under compensation law.			
	Family membership.				Number of wage earners.	Weekly income of family.				Family membership.				Number of wage earners.	Weekly income of family.				Per week for 312 weeks.	Total amount.		
	Number of persons.	Children under 14.	Children 14 and under 18.	Wife and dependents 18 and over.		Decedent's earnings.	Paid in by other members.	Other.	Total income.	Number of persons.	Children under 14.	Children 14 and under 18.	Dependents 18 and over.		Paid in by members of family.	Other.					Total income.	
30	6	3		2	1	\$25.00			\$25.00	4	3			1	\$1.50		\$1.50	\$20.00	\$1,000	\$12.00	\$3,744	
31	6	4		1	1	21.00			21.00	5	4									12.00	3,744	
32	6	2	2	1	1	12.00			12.00	5	2	2			4.50	\$7.50	12.00	12.50		7.87	2,455	
33	6	4		1	1	16.00			16.00	6	5									10.69	3,335	
34	6	2	2	1	2	18.00	\$6.00		24.00	4	2	1		2	10.50	1.85	12.35			12.00	3,744	
35	6	1	2	1	2	18.00	12.00		30.00	5	1	2		2	13.00		13.00			11.61	3,641	
36	6	4		1	1	11.00			11.00	4	3									7.31	2,281	
37	6	2	1	2	1	20.00			20.00	5	2	1		1		5.08	5.08	208.00	3,000	12.00	3,744	
38	6			1	4	25.00	18.00		43.00	5		1	1	1	9.00		9.00	116.00		12.00	3,744	
39	6	1		2	2	15.00	1.00		16.00	5	1		1	2	6.00	4.85	10.85		100	9.65	3,011	
40	6	1	1	3	1	12.00			12.00	5	1	1	1	2					100	7.91	2,468	
41	6	2	1	1	2	12.00	2.00		14.00	5	2	1	1	1					75	7.72	2,409	
42	6	4		1	1	17.00		\$1.61	18.61	5	3	1		1		2.42	2.42	38.00		11.36	3,544	
43	6	2	1	2	1	14.00			14.00	4	2				3.50		3.50	80.00	340	8.73	2,724	
44	6			2	2	18.00	5.00		23.00	6			1		10.00		10.00	250.00		11.43	3,567	
45	6	2		1	2	24.00	3.00		27.00	5	2			2	7.50	3.46	10.96	80.00	375	12.00	3,744	
46	5		1	1	3	11.00	11.87	3.69	26.56	4		1		2	14.75	3.69	18.44	100	6.68	2,084		
47	5	3		1	1	15.00			15.00	4	2	1		1		2.31	2.31	18.00	1,000	10.00	3,120	
48	5		1	2	2	12.00	15.00		27.00	4		1	1	1	15.00		15.00	96.00	500	8.17	2,540	
49	5	2		1	2	15.00	3.00		18.00	4	2			1	3.00		3.00			9.95	3,104	
50	5	3		1	1	21.00			21.00	4	3							6.00	400	12.00	3,744	
51	5	3		1	1	15.00			13.00	4	3			2		3.00	3.00			8.43	2,630	
52	5	1		1	3	12.00	21.00		33.00	5	1			2	21.00	4.15	25.15	22.00	400	8.08	2,521	
53	5	1		2	2	23.00	15.00		38.00	4	1		1	1	21.00	6.87	27.87	230.00	385	(1)	3,450	
54	5		1	1	3	20.00	15.00	2.00	37.00	4		1		2	15.50	12.38	27.88	105.00	50	12.00	3,744	
55	5	3		1	1	16.00		2.77	18.77	4	3								247	10.92	3,407	
56	5	1	2	1	2	13.00	6.00		19.00	4	1	2		2		1.15	1.15	70.00	300	8.26	2,577	
57	5	3		1	2	34.00	1.25		35.25	4	3			1	1.25		1.25	25.00	100	12.00	3,744	
58	5	1	2	1	1	19.00		1.75	20.75	4	1	2		1		17.00	17.00	(1)	1,100	(4)	3,744	
59	5	3		1	1	23.00			23.00	4	3			1		(4)	(4)	(1)		(4)	12.00	3,744
60	5		1	1	4	14.00		14.00	28.00	4		1		3	28.00		28.00		800	9.00	2,808	

61	5	1	2	1	1	17.00		17.00	4	1	2		1	3.75		3.75	6.95	11.04	3,443		
62	5	2		2	1	15.00		15.00	4	2		1					30	10.00	3,120		
63	5	3		1	1	15.00		15.00	4	3								9.79	3,054		
64	5	3		1	1	17.00		17.00	4	3					10.00	10.00	4.50	1,750	11.60	3,619	
65	5		1	3	1	26.00		26.00	2			1			(4)	(4)		300	12.00	3,744	
66	5	3		1	1	20.00		20.00	5	3				.46		.46			12.00	3,744	
67	5	1	2	1	1	11.00		11.00	4	1	2								67.27	2,184	
68	5	3		1	1	22.00		22.00	4	3								500	(1)	3,744	
69	5	1	2	1	1	18.00		18.00	4	1	2						83.00	200	12.00	3,744	
70	5	1	2	1	1	22.00		22.00	4		1		2	9.61		9.61	75.00	172	12.00	3,744	
71	5	3	1	1	1	20.00		20.00	4	3							16.00	125	12.00	3,744	
72	5	3		1	1	17.00		17.00	4	3			1	4.50		4.50	10.00	200	11.54	3,600	
73	5			2	4	13.00	7.00	20.00	4			1	3	7.00		7.00	15.00	136	8.67	2,705	
74	4	1	1	1	1	20.00		20.00	3	1	1		3	17.00		17.00		350	12.00	3,744	
75	4	2		1	1	24.00		24.00	3	2							50.00	200	12.00	3,744	
76	4	2		1	1	16.00	3.75	19.75	3	2									9.00	2,808	
77	4	2		1	1	18.00		18.00	4	3			1	.80		5.42	6.22	100.00	(1)	3,522	
78	4	2		1	1	14.00		14.00	3	2									9.09	2,836	
79	4	1	1	1	1	18.00		18.00	3	1								73	12.00	3,744	
80	4	1		2	1	12.00		12.00	3	1		1						90	8.00	2,496	
81	4	2		1	1	17.00		17.00	3	2								1,000	11.26	3,513	
82	4	2		1	1	17.00		17.00	4	2							50.00	300	11.25	3,510	
83	4	2		1	1	21.00	6.62	27.62	3	2					6.62	6.62	350.00	600	(1)	3,500	
84	4	2		1	1	19.00		19.00	3	2		1	3.00		8.31	11.31		2,150	12.00	3,744	
85	4	2		1	1	11.00	5.00	16.00	3	2					2.50	2.50	84.00		7.33	2,287	
86	4	1		1	1	25.00		25.00	3	1				24.00	24.00	32.00		100	12.00	3,744	
87	4	2		1	1	24.00		24.00	3	2		1	6.75		6.75				12.00	3,744	
88	4	2		1	2	15.00	6.00	21.00	3	2							6.00	125.00	225	10.00	3,120
89	4	1		1	2	18.00	12.00	30.00	3	1		1	6.00		6.00	6.00	125.00		12.00	3,744	
90	4	2		1	1	9.38	2.15	11.53	3	2					12.00	12.00	143.00	165	6	1,950	
91	4		1	2	1	14.00		14.00	3		1	1						9.00	12.00	2,808	
92	4	2		1	1	15.00		15.00	3	2					5.50	5.50		400	10.00	3,120	
93	4		1	2	1	18.00		18.00	3		1		2	26.00		26.00	176.00	1,300	(5)	6	3,744
94	4	2		1	1	16.00		16.00	3	2							125.00	65	10.45	3,260	
95	4	2		1	1	14.00	2.50	16.50	1			1	7.00		7.00			110	3.83	2,836	
96	4	1		1	2	10.00	3.00	13.00	5	2			1	3.00		3.00		34	6.91	2,156	
97	4	1		1	2	11.00	3.00	14.00	3	1		1	4.50		4.50				7.00	2,184	
98	4		2	1	1	9.00		9.00	3		2								5.45	1,700	
99	4		1	2	1	58.00	(8)	(1)	3		1		1	6.00	(8)	(1)	200.00	1,000	12.00	3,744	
100	4	2		1	1	7.00		7.00	3	1	1		1	6.30		6.30		125	5.00	1,560	
101	4	2		1	1	18.00		18.00	3	2							69.00	315	12.00	3,744	
102	4			2	2	13.00	5.00	18.00	3			1	1	6.00		6.00		1,700	8.67	2,568	
103	4		1	1	2	13.00	8.00	21.00	3		1	1	1	6.00		6.00		600	8.33	2,599	

<sup>1</sup> Lump sum award.

<sup>2</sup> Just began work; wages not yet determined.

<sup>3</sup> Reduced to \$2.13 a week 2 months after award when lump sum was paid.

<sup>4</sup> Not reported.

<sup>5</sup> Reduced to \$3.41 a week 2 months after award; duration of award extended.

<sup>6</sup> Contested case.

<sup>7</sup> Afterward reduced to \$7.50 a week.

<sup>8</sup> Small income (amount not reported) from stock in company of which deceased

was general manager.

<sup>9</sup> For 277 weeks.

TABLE 4.—CONDITION, BEFORE AND AFTER THE ACCIDENT, OF FAMILIES OF 252 WAGE EARNERS KILLED OR PERMANENTLY DISABLED BY INDUSTRIAL ACCIDENTS—OHIO—Continued.

DECEDENTS: Married or Widowed—Continued.

Serial No.	Family condition before accident.					Family condition after accident.								Expenses due to accident.	Insurance or benefit.	Award under compensation law.					
	Family membership.				Number of wage earners.	Weekly income of family.				Family membership.						Weekly income of family.				Per-week for 312 weeks.	Total amount.
	Number of persons.	Children under 14.	Children 14 and under 18.	Wife and dependents 18 and over.		Decedent's earnings.	Paid in by other members.	Other.	Total income.	Number of persons.	Children under 14.	Children 14 and under 18.	Dependents 18 and over.			Number of wage earners.	Paid in by members of family.	Other.	Total income.		
104	4	2		1	1	\$17.00			\$17.00	3	2							\$43.75		\$11.54	\$3,600
105	4	1		1	1	21.00			21.00	3	1			1	\$5.00	\$10.00	5.00	230.00	\$318	12.00	3,744
106	4		1	1	2	11.00			16.00	3		1		2	( <sup>1</sup> )	( <sup>1</sup> )		150	7.00	2,184	
107	4		1	1	1	20.00	\$5.00		20.00	2		1						50.00		12.00	3,744
108	4		1	1	2	19.00	3.00		22.00	3				3	18.00		18.00		1,050	12.00	3,744
109	4		1	1	2	12.00	10.00		22.00	3			1	3	20.00		20.00	50.00	100	8.00	2,496
110	4			1	3	11.00	5.00	\$4.50	20.50	2				2						7.15	2,331
111	4			1	3	27.00	( <sup>1</sup> )		( <sup>1</sup> )	3				2	( <sup>1</sup> )	( <sup>1</sup> )	20.00		1,000	12.00	3,744
112	4	1	1	1	2	15.00	4.50		19.50	3	1			1	5.00	5.00	11.28		500	10.00	3,120
113	4			1	3	12.00	7.00		19.00	3				1	4.00	4.00	30.00			8.00	2,491
114	3	1		1	1	21.00			21.00	2	1			2	8.10	3.69	11.79			8.06	3,744
115	3		1	1	1	12.00			12.00	3		1		1	10.00		10.00	\$186.00	300	28.00	2,496
116	3	1		1	1	22.00			22.00	2	1							74.00	270	12.00	3,744
117	3			2	1	15.00	3.00		18.00	3			1	1	5.00		5.00		175	10.00	3,120
118	3	1		1	1	25.00			25.00	2	1					3.46	3.46	46.94		12.00	3,744
119	3			1	1	16.00			16.00	2				1		2.31	2.31	156.00	1,000	10.50	3,276
120	3	1		1	1	16.00			16.00	2	1			1	4.00		4.00	107.00		10.64	3,320
121	3		1	1	1	18.00			18.00	3		1	1	1	1.50	1.50	150.00			10.41	3,267
122	3			1	1	12.00		7.50	19.50	2						30.00	30.00	30.00	750	8.00	2,496
123	3			2	1	11.00	4.00		15.00	2				1	4.00		4.00			7.00	2,184
124	3			2	1	27.00			27.00	2			1					12.00	300	12.00	3,744
125	3			1	2	14.00	3.00	6.50	23.50	2				2	3.50	7.00	10.50	90.00	490	9.23	2,880
126	3			2	1	19.00			19.00	2			1			18.46	18.46		1,000	12.00	3,744
127	3	1		1	1	18.00			18.00	3	2			1	9.23	9.23				12.00	3,744
128	3	1		1	1	11.00			11.00	4	1		1	1	6.00	9.17	15.17			9.50	2,964
129	3	1		2	1	14.00	1.00		15.00	2	1			1	1.00		1.00		1,000	9.23	2,880
130	3	1		1	1	15.00			15.00	2	1							88.00		\$10.00	3,120
131	3	1		2	1	14.00	9.00		23.00	2	1			1	2.50	3.35	5.85		( <sup>1</sup> )	9.23	2,923
132	3	1		1	1	21.00			21.00	4	1		2		2.00	2.00		12.40	600	14.00	3,752
133	3	1		1	1	30.00			30.00	2	1							55.00		12.00	3,744
134	3		1	1	1	11.00			11.00	3		2						50.00		7.00	2,184

135	3	1		1	1	14.61		14.61	2	1						7.00	500	9.74	3,039
136	3		1	1	1	11.00		11.00	2		1		7.33	7.33	105.65	1,150	7.37	2,299	
137	3	1		1	1	12.00		12.00	2								8.00	2,496	
138	3	1		1	1	18.00		16.00	3	2							525	8.81	2,749
139	3			1	1	16.00	8.00	24.00	2		1	8.00	8.00				1,100	8.08	2,833
140	3			1	1	11.00	1.92	12.92	2			1.92	1.92					7.00	2,184
141	3	1		1	1	30.00		30.00	2	1		4.00	4.00	2	140.00	125	2	12.00	3,744
142	3	1		1	1	16.00		16.00	2	1			3.46	3.46	35.00	1,000	10.40	3,245	
143	3			2	2	12.00		12.00	2						20.00		10.08	3,145	
144	3			2	2	14.00		14.00	2		1						144	9.59	2,992
145	3	1		1	1	17.00		17.00	2	1						175.00	685	11.54	3,600
146	3	1		1	1	16.00		16.00	1			4.00	4.00		200.00	450	10.56	3,295	
147	3	1		1	1	13.00		13.00	1						56.25	575	8.51	2,655	
148	3	1		1	1	10.00		10.00	3	2			4.88	4.88	57.00	100	6.46	2,016	
149	3	1		1	1	25.00		25.00	3	1							12.00	3,744	
150	3			1	1	19.00		19.00	2						45.00		12.00	3,744	
151	3	1		1	2	22.00	3.92	25.92	2	1	1	3.92	3.23	7.15	14.00	1,600	(?)	3,744	
152	3	1		1	2	12.00	5.00	7.00	2	1	1	3.50	4.50	8.00		150	8.00	2,496	
153	3			1	1	8.00		3.31	2				2.31	2.31			5.43	1,694	
154	3			1	2	20.00	5.00	3.23	2		1	5.00	3.46	8.46	56.00	100	12.00	3,744	
155	2			1	1	14.00		4.15	1				7.38	7.38	15.00		(?)	2,983	
156	2			1	1	22.00		22.00	3	2					55.00	100	12.00	3,744	
157	2			1	1	14.00		14.00	1			3.50	3.50				9.39	2,930	
158	2			1	1	26.00		26.00	1				5.77	5.77		860	(?)	3,750	
159	2			1	1	15.00		2.08	1				1.50	1.50	104.50	483	10.00	3,120	
160	2			1	1	15.00		17.08	1				4.62	4.62	100.00	1,000	9.72	3,033	
161	2			1	1	19.00		19.00	1		1	3.00	3.00	56.00			12.00	3,744	
162	2			1	1	19.00		5.77	1				2.77	2.77			(?)	3,744	
163	2			1	1	24.00		24.00	1		1	4.80	2.77	7.57			12.00	3,744	
164	2			1	1	26.00		12.50	1				14.50	14.50	35.00	650	8	12.00	3,744
165	2			1	1	15.00		15.00	1				8.50	8.50	25.00		10.00	3,120	
166	2			1	1	18.00		18.00	1						50.00		12.00	3,744	
167	2			1	1	18.00		18.00	1				19.84	19.84	450.00	1,800	(?)	3,744	
168	2			1	1	16.00		16.00	1				1.62	1.62	56.00	90	10.00	3,120	
169	2			2	2	13.00	3.00	16.00	1		1	6.00	6.00				8.25	2,574	
170	2			1	1	28.00		4.15	2				4.15	4.15	46.00		12.00	3,744	
171	2			1	1	18.00		1.62	1				2.77	2.77	40.00	100	12.00	3,744	
172	2			1	1	25.00		25.00	1		1	5.00	12.50	17.50			(?)	4,650	
173	2			1	1	18.00		18.00	1				10.00	10.00	103.80		9	11.70	3,650
174	2			1	1	16.00		17.77	1						70.00	160	10.85	3,385	
175	2			1	1	20.00		20.00	2	1			2.31	2.31		100	10	12.00	3,744
176	2			1	1	12.00		12.00	1								8.00	2,496	
177	2			1	1	13.00		1.85	1				1.85	1.85		200	9.33	2,911	
178	2			1	1	18.00		18.00	1				3.46	3.46		700	12.00	3,744	
179	2			1	1	30.00		2.77	2		1		2.77	2.77	150.00	1,800	12.00	3,744	
180	2			1	1	12.00		12.00	1				3.46	3.46			8.00	2,496	
181	2			1	1	11.00		11.00	1							175	11	7.50	2,340

1 Not reported.

2 Contested case.

3 Only \$1,900 and funeral expenses paid.

4 Reduced to \$9.20 after lump-sum payment.

5 Lump-sum award.

6 Reduced to \$10.94 after lump-sum payment.

7 Award paid in lump sum.

8 Reduced to \$4.45 after lump-sum payment.

9 Reduced to \$4.50 after lump-sum payment.

10 Reduced to \$2.75 after lump-sum payment.

11 Reduced to \$6.22 after lump-sum payment.

TABLE 4.—CONDITION, BEFORE AND AFTER THE ACCIDENT, OF FAMILIES OF 252 WAGE EARNERS KILLED OR PERMANENTLY DISABLED BY INDUSTRIAL ACCIDENTS—OHIO—Continued.

## DECEDENTS: Married or Widowed—Concluded.

Serial No.	Family condition before accident.								Family condition after accident.								Ex-penses due to accident.	Insurance or benefit.	Award under compensation law.		
	Family membership.				Number of wage earners.	Weekly income of family.			Family membership.				Number of wage earners.	Weekly income of family.					Per-week for 312 weeks.	Total amount.	
	Number of persons.	Children under 14.	Children 14 and under 18.	Wife and dependents 18 and over.		Decedent's earnings.	Paid in by other members.	Other.	Total income.	Number of persons.	Children under 14.	Children 14 and under 18.		Dependents 18 and over.	Paid in by members of family.	Other.					Total income.
182	2			1	1	\$21.00			\$21.00	1							\$45.00	\$400	\$12.00	\$3,744	
183	2			1	1	9.00			9.00	1								500	6.00	1,872	
184	2			1	1	18.00			18.00	1								1,000	10.67	3,328	
185	2			1	1	15.00			15.00	1								1,000	10.13	3,161	
186	2			1	1	10.00			10.00	1									6.86	2,140	
187	2			1	1	12.00			12.00	5		1	2	1	\$5.00		\$5.00	(1)	500	18.00	12,496
188	2			1	1	16.00			16.00	1								34	10.67	3,329	
189	2			1	1	20.00			20.00	1						\$8.00	8.00	98.00	1,000	12.00	3,744
190	2			1	1	25.00			25.00	1				1	15.00		15.00	65.00	90	12.00	3,744
191	2			1	1	14.00			14.00	1				1	5.00		5.00			9.23	2,880
192	2			1	1	13.00			13.00	1						1.85	1.85	169.00	100	8.67	2,705
193	2			1	2	14.00	\$7.00		21.00	1				1	9.14		9.14		350	9.39	2,930
194	2			1	1	18.00		\$10.00	28.00	1							5.00		1,370	12.00	3,744
195	2			1	1	12.00			12.00	1								14.00	1,000	9.21	2,814
196	2			1	1	15.00			15.00	1								350.00	1,050	10.09	3,147
197	2			1	1	11.00			11.00	1								75	7.45	2,324	
198	2			1	2	14.00	2.50		16.50	1				1	8.00		3.69	11.69	400	9.05	2,827
199	2			1	1	14.00			14.00	1								310	9.00	2,808	
200	2			1	1	16.00			16.00	1							4.04	4.04	800	(1)	3,223
201	2			1	1	16.00			16.00	1							3.46	3.46		10.67	3,329
202	2			1	1	8.25			8.25	1										5.50	1,716
203	7	5		1	1	11.00			11.00	7	5		1	1	10.50		10.50		600	7.00	2,184
204	5	3		1	1	20.00		92	20.92	9	7		1	1	15.00	.92	15.92		70	12.00	3,744
205	5	3		1	1	13.00			13.00	6	4		1	1	13.50		13.50	35.00		8.60	2,683
206	5			1	1	18.00			18.00	3	1		1	2	17.04	2.77	19.81			11.67	3,641
207	2	4		1	1	17.00			17.00	3	3								54.00	11.33	3,535
208	4			1	3	23.00	22.00		45.00	3			1	1	30.00		30.00	72.00		12.00	3,744
209	2			1	1	16.00		5.77	21.77	1				1			2.88	2.88	200	5.00	1,560
210	2			1	1	12.00			12.00	1								100	8.00	2,496	

211	8	3	1	2	3	10.00	18.50	-----	28.50	7	3	1	2	2	11.50	-----	11.50	( <sup>6</sup> )	125	<sup>5</sup> 5.00	<sup>5</sup> 1,560
212	3	-----	-----	1	2	6.25	6.25	-----	12.50	2	-----	-----	1	1	( <sup>6</sup> )	-----	( <sup>6</sup> )	\$67.00	165	<sup>7</sup> 12.00	2,496
213	2	-----	-----	-----	1	15.00	-----	-----	15.00	1	-----	-----	-----	-----	-----	-----	-----	43.00	50	6.87	2,142

<sup>1</sup> Contested case.  
<sup>2</sup> Reduced to \$1.61 after lump-sum payment.  
<sup>3</sup> Reduced to \$6.96 after lump-sum payment.

<sup>4</sup> Award paid in lump sum.  
<sup>5</sup> Case contested.

<sup>6</sup> Not reported.  
<sup>7</sup> For 183 weeks after death.

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TABLE 4.—CONDITION, BEFORE AND AFTER THE ACCIDENT, OF FAMILIES OF 252 WAGE EARNERS KILLED OR PERMANENTLY DISABLED BY INDUSTRIAL ACCIDENTS—OHIO—Concluded.

DECEDENTS: Single.

Serial No.	Family condition before accident.								Family condition after accident.								Expenses due to accident.	Insurance or benefit.	Award under compensation law.				
	Family membership.					Number of wage-earners.	Weekly income of family.			Family membership.					Weekly income of family.				Per week for 52 weeks.	Total amount.			
	Number of persons.	Under 14.	14 and under 18.	Parents.	Dependents 18 and over.		Paid in by—			Number of persons.	Under 14.	14 and under 18.	Parents.	Dependents 18 and over.	Number of wage-earners.	Paid in by members of family.					Other.	Total income.	
							Decedent.	Other members.	Other.														Total income.
214	9	3	2			4	\$4.50	\$10.50		\$15.00	7	3	2			3	\$8.00		\$8.00			\$5.00	\$1,560
215	9	4	1		1	1	12.00			12.00	8	4	1		2	1	7.50		7.50	(2)	\$300	2 5.00	2 1,560
216	8	3			2	4	7.00	27.00		34.00	7	3			2	3	28.00		28.00	\$62.00	127	3 5.00	1,560
217	8	3	1		2	4	15.00	32.00		47.00	7	3	1		2	3	40.85		40.85	64.00		(4)	1,560
218	8	2			1	2	14.00	4.00		18.00	7	2			2	1	5.00	\$0.69	5.69			(4)	1,560
219	8	3	1		2	3	7.00	14.50		21.50	6	3	1		2	1	12.50		12.50	111.00		72	2,437
220	7	3	1		2	2	10.00	9.00		19.00	6	3	1		2	1	6.00		6.00	114.00	200	3.99	1,247
221	7				1	2	12.00	5.00	\$6.92	23.92	6				2	1	5.00	6.92	11.92	200.00	2,000	12.00	3,744
222	7	1	1		2	1	20.00	(5)	(5)	(5)	6	1			2	2	(5)	(5)	(5)		1,250	(4)	624
223	7	2	1		2	4	5.00	(5)	(5)	(5)	6	2			2	3	(5)	(5)	(5)		275	5.00	1,560
224	7		1		2	3	13.00	10.00		23.00	5		1		1	4	34.30		34.30	104.00	100	5.00	1,560
225	6	2	1		2	2	11.00	12.00		23.00	5	2	1		2	1	12.00		12.00			7.50	2,341
226	6	1	1		2	4	16.00	25.00		41.00	5	1	1		2	3	20.00		20.00			6.00	1,872
227	6	2			2	3	6.00	12.50		18.50	5		2		2	2	18.00		18.00			6 5.81	934
228	6				1	5	11.00	24.50		35.50	5				1	3	18.50		18.50		300	6.79	2,120
229	5		1		2	3	12.00	6.00		18.00	4		1		2	1	5.00		5.00	(2)	500	2 8.00	2,496
230	5				2	4	5.00	19.50		24.50	4				2	3	33.00		33.00	11.00		10.00	3,120
231	5		2		1	1	14.00			14.00	4		1		2	2	9.72		9.72	25.00		50	8.00
232	5	1			1	3	12.00	6.00		18.00	4	1			1	3	10.80	2.31	13.11		150	(4)	2,484
233	5				2	3	10.00	10.00		20.00	4				2	2	15.00		15.00	50.00		5.00	1,560
234	5	2			2	2	9.00	15.00		24.00	4	2			2	1	15.00		15.00	62.00	1,100	5.00	1,560
235	5				1	4	5.00	16.15		21.15	3				2	2	11.15		11.15	100.00		5.00	1,560
236	4	1	1		1	2	2.33	9.00		11.33	3	1			1	1	9.00		9.00			1.69	520
237	4	1	1		1	2	5.00	4.00		9.00	3	1	1		1	1	5.00		5.00			5.00	1,560
238	4		1		1	1	12.60			12.60	2				1						2,301	7 8.20	1,706
239	3		1		1	1	17.00			17.00	2		1		1					30.00		11.15	3,479
240	3				1	1	40.00		2.77	42.77	2				1			2.77	2.77	150.00	(5)	11.00	3,434
241	3		1		2	2	8.00	15.00		23.00	2				2	1	15.00		15.00			(4)	1,402

144 COMPENSATION LAWS: EFFECT ON WOMAN AND CHILD LABOR.

242	3			2		2	5.50	23.00		28.50	2			2		1	23.00		23.00		75	( <sup>4</sup> )	620
243	3			1		2	5.77	15.00		20.77	2			1		1	15.00		15.00	108.00	200	\$12.00	1,924
244	2			1		1	18.00		3.46	21.46	1			1				3.46	3.46	50.00		8.00	2,496
245	2			1		2	8.00	4.50	2.77	15.27	1			1				2.77	2.77			<sup>9</sup> 8.00	1,248
246	2			1		1	17.00			17.00	1			1				( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )		7.00	2,184

**PERMANENTLY DISABLED.**

Serial No.	Family condition before accident.								Family condition after accident.								Expenses due to accident.	Insurance or benefit.	Award under compensation law—per week for life.				
	Family membership.				Number of wage earners.	Weekly income of family.			Family membership.				Number of wage earners.	Weekly income of family.									
	Number of persons.	Children under 14.	Children 14 and under 18.	Wife and dependents 18 and over.		Wages of injured member.	Paid in by other members.	Other.	Total income.	Number of persons.	Children under 14.	Children 14 and under 18.		Wife and dependents 18 and over.	Paid in by members of family.	Other.				Total income.			
247	5			1	1	\$19.00			\$19.00	4			1					( <sup>5</sup> )	( <sup>5</sup> )		\$150.00	<sup>10</sup> \$12.00	
248	4	2		1	1	16.00			16.00	4	2		1										10.67
249	4	2		1	1	28.00			28.00	4	2		1							\$200.00		11	12.00
250	3			1	2	13.23	\$5.00		18.23	2				1	\$4.00		4.00						8.83
<sup>12</sup> 251	<sup>12</sup> 5	1			2	9.00	18.00		27.00	<sup>12</sup> 5	1	1		1	12.00		12.00			200.00	30.00		7.65
<sup>12</sup> 252	1				1	15.00			15.00	1													<sup>10</sup> 9.99

- <sup>1</sup> Discontinued after one year when award was commuted.  
<sup>2</sup> Case contested.  
<sup>3</sup> Reduced to \$4.65 after lump-sum payment.  
<sup>4</sup> Award paid in lump sum.  
<sup>5</sup> Not reported.

- <sup>6</sup> Until balance of award is paid.  
<sup>7</sup> For 208 weeks only.  
<sup>8</sup> For 160 weeks only.  
<sup>9</sup> For 156 weeks only.

- <sup>10</sup> Commuted.  
<sup>11</sup> Contested case.  
<sup>12</sup> Single man.  
<sup>13</sup> Including both parents.

[The remarks opposite each serial number apply to the family represented by the corresponding serial number in appendix tables 3 and 4.]

Serial No.	Remarks.
1	Partial commutation. Own home. With small lump-sum award bought 2 acres of land on which children raised vegetables, furnishing family.
2	Had paid \$250 on home worth \$2,400. Widow continues payments (reduced in amount) from compensation.
3	Collection of \$30 taken up by fellow workmen.
4	Deceased worked very irregularly. Family suffered; girl, 15, left school for lack of clothing, etc. Under compensation family getting on better; girl back in school.
5	Widow does a little outside work since accident, but can not leave the children long. Other wage earners in their teens and wages low.
6	Partial commutation (\$1,000), with which family finished payments on home they were buying. Had a small grocery before accident; sold it afterwards.
7	Contested case; not yet settled. Buying a house, \$2,500 to pay at time of accident.
8	Own house worth \$2,200.
9	With compensation paid debts and partly bought house, \$1,300 still owing. Widow ill, unable to work. Only wage earner, daughter aged 20. City gives help.
10	Partial commutation (\$400) to pay off debts.
11	Partial commutation (\$1,100) 10 months after award, with which widow bought home. Since accident widow works at home weaving rugs.
12	Award divided, $\frac{1}{2}$ to 3 children of deceased by first wife (now with his relatives), $\frac{1}{4}$ to widow and her 3 children. Widow works since accident.
13	Only wage earner a son, 17, partially crippled.
14	Partial commutation (\$700) 2 months after award, with which widow bought home in country. Owns small house in town, rented for 9 months, but vacant now.
15	Own home worth about \$800 and 3 acres land, from which they get part of their living.
16	Widow has hard work to get along on compensation; no other income or resources.
17	Live in house owned by widow's father; rent free as before.
18	Award commuted; weekly payments for 2 months, then lump sum of \$2,800. Widow bought small farm. Son, 16, works farm and gets occasional jobs in neighborhood.
19	Own small farm, rented now. Widow takes in washing, as before, but does more now.
20	Partial commutation (\$900), with which widow bought house. Widow has boarder since accident.
21	Own home with small mortgage. Since accident son, 19, has left home, and daughter, 17, has married.
22	Moved to cheaper quarters. Have recently bought home for \$2,000, paying \$1,000 from insurance and giving mortgage for rest. Had 3 roomers before accident; now have 2 boarders.
23	With insurance and savings bought home for \$3,000; owes \$1,700 on it.
24	Award divided, $\frac{1}{2}$ going to deceased's 2 children by first wife, now with his relatives. Deceased left 3 houses worth \$5,000, with mortgage of \$1,000. Posthumous child.
25	Partial commutation (\$600) to pay off mortgage on home and make repairs. Son, 15, has left school and is seeking work. Widow is in poor health.
26	Award commuted to \$2,400 lump sum. Widow bought house, giving mortgage for \$350. Rents first floor. Takes 4 roomers instead of 2, as before accident.
27	Widow worked before accident; still works, but does less now. Husband a hard drinker. Family better off since his death.
28	Partial commutation (\$1,000) to pay off mortgage and debts. Family owns 2 small places, one rented. Widow does washing since accident; keeps roomers, as before.
29	Widow takes lodgers since accident.
30	Own home, mortgaged. Insurance held in trust for children. Widow does washing since accident. Her mother, formerly member of family, has left.
31	Payment of compensation delayed 3 months because widow tried to get it in lump sum. During interval deceased's brother helped widow.
32	Partial commutation (\$1,000) to buy house. Widow takes boarders since accident. Daughter, 16, has gone to work in a silk mill.
33	Posthumous child. Widow has moved into country and is raising chickens, vegetables, etc., to help out. Fellow workmen of deceased collected \$30 for widow.
34	Partial commutation (\$2,000) to buy home. Rent part of it. Widow does washing since accident. Daughter, 14, has gone to work in candy factory.
35	Daughter, 16, has left school and gone into domestic service since accident. Family have garden and keep chickens.
36	Own home. Widow received whole weekly payment for 6 months. Then $\frac{1}{2}$ was awarded to deceased's son by first wife, now with father's relatives.
37	Partial commutation (\$1,800) to pay off mortgage on home. Daughter, 20, now at work, but wages so far required to pay off expenses of former illness.
38	Own home. At time of visit 2 wage earners, ordinarily paying in \$10 a week, on strike and paying in nothing.
39	Partial commutation (\$1,000) to pay off mortgage. Family now own 2 houses, one rented.
40	Entirely dependent on compensation. Widow is trying to pay debts, which amounted to \$250, to keep daughter in college, and support paralyzed father.
41	Partial commutation (\$1,200), with which widow bought and stocked farm on which they now live. Daughter, 18, at work before accident, now ill.
42	Partial commutation (\$300) to pay off debts. Widow has 3 roomers instead of 2, as before. Posthumous child died at birth. One child feeble-minded.

43 Moved to cheaper quarters. Widow does washing since accident. Daughter, 20, has given up course in business college and gone out as domestic.  
 44 Own home. Widow bedridden. One son, 23, an invalid. Another son, 24, has come home since accident and helps support family.  
 45 Partial commutation (\$1,750) to pay off mortgage. Widow keeps lodgers since accident. One wage earner's work very irregular. Two youngest children, in school, sell  
 46 papers to help out.  
 47 Partial commutation (\$1,700) to pay off mortgage on home.  
 48 Partial commutation (\$675) to improve house. Own home; paid off mortgage with insurance. Rent part. Widow did washing for year after accident, but not strong  
 49 enough to continue.  
 50 Son-in-law of deceased now only wage earner in family.  
 51 Partial commutation (\$1,185) to pay debts and buy small store, not yet bought. Posthumous child; died. Widow worked 2 months, but not able to continue.  
 52 Insurance includes \$320 in trust for children. Son, 10, has run wild since father's death; under arrest at time of visit. Mother unable to work.  
 53 Widow has taken a boarder since accident. Is keeping up payments on house deceased was buying in Italy.  
 54 Partial commutation (\$2,200) with which, together with insurance, widow bought house; \$700 still due. She rents part. Posthumous child.  
 55 Award used to purchase house. Deceased owned a house, mortgaged, which widow now rents. Widow has roomer since accident. Is putting daughter, 20, through busi-  
 56 ness college.  
 57 Award commuted after 2 months. Total amount used to buy house. Widow has 3 boarders; had 1 before accident.  
 58 Partial commutation (\$1,630) to pay off mortgage and debts. Part of house usually rented; vacant at time of visit.  
 59 Partial commutation (\$1,700) to buy home. Rents part. Widow worked before and after accident. Out of work at time of visit. Son, 17, left high school to begin work.  
 60 Partial commutation (amount not reported) to pay off mortgage on property. Widow does washing, as before accident.  
 61 Award commuted to enable widow to purchase rooming house, which she is now managing. Had 1 roomer before accident. Owned home. Sold it and invested in busi-  
 62 ness.  
 63 Own home, mortgaged. Widow has 1 boarder since accident.  
 64 Own home.  
 65 Daughter, 17, has gone to work in factory since father's death.  
 66 Partial commutation (\$1,000) to pay off mortgage on home. Widow's mother, dependent, is member of family.  
 67 Moved to cheaper quarters. Widow had 5 weeks' work at \$5 a week since husband's death.  
 68 Widow keeps rooming house since accident. Has had heavy expenses due to illness; insurance nearly gone.  
 69 Partial commutation (\$744) to start small grocery, which is as yet only paying expenses. Since accident aged father has died, and one daughter, 15, gone to relatives  
 70 Left \$2,500 savings with which sum and a small legacy widow bought house. Her mother lives with her since accident but meets her own expenses.  
 71 Partial commutation (\$50) to pay debts. Family ignorant, shiftless, and thriftless. Pick and sell berries in summer; no regular work.  
 72 Award commuted to enable widow to buy home.  
 73 Owned home. Daughter, 16, has left school and is looking for work.  
 74 Deceased left half interest in home and \$500 savings. Widow working since accident. Son, 17, has left school and gone to work.  
 75 Partial commutation (\$1,700) to buy home. Widow sold stock, etc., of deceased for \$500.  
 76 Moved to cheaper quarters. Widow has put child 4 years old in kindergarten and goes out washing, cleaning, etc.  
 77 Partial commutation (\$1,200) to pay off mortgage on home. Widow and two daughters do washing, etc., as before. Have garden and chickens.  
 78 Moved to cheaper quarters. Widow took hospital course and now has position as nurse. Son, 14, left school and is now at work.  
 79 Rent reduced since accident. Posthumous child expected soon.  
 80 Award commuted into lump sum (\$2,386) four months after decedent's death. Widow bought house and rents part. Has 1 boarder, as before.  
 81 Award commuted to enable widow to buy house. Rents part. Works out by the day. Posthumous child.  
 82 Oldest child only 2. Widow seems to get on comfortably on compensation.  
 83 Deceased owned cheap house and had \$1,000 interest in better house. Widow an invalid.  
 84 Moved to cheaper quarters. Widow took boarder for 3 months, but had to give it up to care for mother (member of family), who is ill.  
 85 Own home.  
 86 Partial commutation (\$800) to enable widow to finish paying for home. Niece has come to live with widow.  
 87 Award commuted to clear off mortgage. Widow rents home she owns, living in a rented house. Has 1 boarder, as before.  
 88 Partial commutation (\$2,600) to buy house. Widow working in factory since accident.  
 89 Partial commutation (\$350). One-third of award to stepson, not with widow. Her weekly payments reduced, after commutation, to \$3.54. Has roomers as before.  
 90 Award commuted after 4 1/2 months. Widow bought house and takes boarders.  
 91 Partial commutation (\$581). Widow left children temporarily with mother, paying board, came to city and got work. Expects to get family together again soon.  
 92 Deceased worked irregularly and did not support family. Widow worn out by hard work and privation. In hospital at time of visit. Children boarded out.  
 93 Son, 20, chauffeur before accident, now apprentice to electrician. Widow in poor health.

Serial No.	Remarks.
90	Contested case. Owns home, mortgaged. Takes boarders. Has widow's pension of \$10 a month. Employer collected \$56 for family.
91	Partial commutation (\$400) to pay off mortgage. Oldest son, 27, a cripple, unable to work.
92	Partial commutation (\$1,800), used to buy home. Widow has a boarder since accident.
93	Contested case; no payments made yet. Widow has taken up canvassing since accident. Son, 21, has left college and become a car repairer.
94	Partial commutation (\$200) to enable widow to buy home.
95	One-half award to decedent's daughter by first wife, now with his relatives; \$225 in lump sum and balance in weekly payments to widow. Her daughter with other relatives.
96	Widow worked before accident and one year after. Now too ill to work. Married daughter with baby lives with her.
97	Commutation (\$1,500) six months after award to buy home. Widow sewed before accident. Has since given that up and gone into factory. Has kept roomers; none now.
98	Widow crippled, unable to work. Deceased a heavy drinker. Family as well off financially as in his lifetime.
99	Deceased owned home and had \$2,000 savings. Son, 21, has left college and gone into office work.
100	Employer (self-insured) paid compensation one year, then became bankrupt and ceased payments. Widow's only income is from son, 14, who left school and went into glass factory.
101	Widow now living with sister. Posthumous child expected soon.
102	Partial commutation (\$1,000) to pay debts. Daughter, 30, an invalid. Deceased lived 9 months after accident, drawing compensation. This time deducted from 312 weeks in final award.
103	Partial commutation (\$1,200) to pay off mortgage. Daughter, 16, now in business college.
104	Widow has 2 boarders since accident.
105	Moved to cheaper quarters. Daughter, 19, has gone to work.
103	Own house, mortgaged. Son, 21, works irregularly. Contributes \$5 a week when working. Son, 15, in school, works Saturdays in glass factory; earnings not reported.
107	Since accident granddaughter, 22, has married and left home.
108	Award divided, half to decedent's daughter, now with his relatives, and half to widow, who now lives with her 2 children by a former marriage.
109	Left \$1,000 savings. After accident widow, son, and grandson moved into home with married son and live as one family.
110	Since accident daughter, 22, has gone to live with other relatives. Daughter, 19, is out of work. Widow had boarder before; none now.
111	Award commuted to lump sum after three months. Mortgage on home then paid off. Widow keeps boarders since accident.
112	Partial commutation (\$2,400) with which widow bought home. Fellow employees contributed \$25 at time of accident.
113	Own small farm, but live in city, getting about \$40 a year in produce from farm. Son, 32, works irregularly; daughter, 26, steadily employed.
114	Partial commutation (\$1,423) to pay off mortgage on home. Widow now rents this and boards with mother. Widow works in rubber factory.
115	Employer (self-insured) contested award; case still unsettled at time of visit. Widow works since accident. Owns home, mortgaged.
116	Partial commutation (\$1,900) to finish paying for house.
117	Partial commutation (\$1,500) to purchase home. Since accident daughter, 19, has married and she and her husband board with the widow.
118	Left home worth \$4,000, and \$822 savings. Also an auto, which widow sold for \$600. Widow rents part of house since accident.
119	Own home. Used insurance for repairs and alterations. Now rent part.
120	Since accident widow lives with her parents. Her mother cares for the child (aged 5) and widow works in a millinery shop. Deceased left \$214 savings.
121	Partial commutation (\$2,300) to buy home. Since accident widow's mother, invalid, lives with her. Widow goes out to work by the day.
122	Employer (self-insured) threatened to contest case and widow accepted \$1,900 as full settlement. Widow rents rooms since accident.
123	Son, 30, now boarding with widow, is about to marry, after which she will have no income except the compensation.
124	After accident widow took in sewing for a time. Is now studying shorthand and preparing for position as stenographer. Deceased left \$100 savings.
125	Partial commutation (\$2,500), with which widow bought house. Kept roomers before accident; has boarder now.
126	Award commuted within 6 months. Widow bought rooming house, which she is now carrying on. Daughter, 19, crippled with rheumatism.
127	Company, whose train killed decedent, gave widow \$1,800. With this she made first payment on three-family tenement house, part of which she rents. Has a posthumous child.
128	Partial commutation (\$500). Own home, mortgaged; rent part. Since accident married daughter and husband live with widow, who also has a boarder.
129	Partial commutation (\$200) to pay off mortgage on home. Widow does a little fancy work at home, as before accident.
130	Partial commutation (\$300) to pay off bills. Widow and child now live with her parents.
131	Award commuted. Widow paid debts incurred while waiting for award (about 3 months) and bought house, which she rents. Worked before and after accident. Gets house room from father.

132 Own house, \$1,500 yet to pay. Since accident parents of deceased, both dependent, have lived with widow. She has a lodger now.  
 133 Partial commutation (\$300) to meet bills. Widow in poor health; unable to work.  
 134 Own small farm on which they live. Savings about \$500. Widow's nephew, 15, now living with her.  
 135 Owned home clear (about \$900). Live on compensation.  
 136 Partial commutation (\$1,900) to purchase home and pay bills. Widow also bought a small cottage, which she rents. Has a boarder. Last compensation payment, July, 1915.  
 137 Own a farm on which they live, and from which they get most of living.  
 138 Partial commutation (\$1,275) 8 months after award to purchase home. Savings, \$140. Posthumous child.  
 139 Daughter, 34, working before and after accident.  
 140 Own home. Daughter, 40, in poor health. Has small income, \$100 a year, on which sum and the compensation she and her mother live.  
 141 Employer refuses to pay award and case is in the courts. Widow works as domestic and boards child, 7, with his uncle.  
 142 Own home, mortgaged. Widow rents it and lives in cheaper quarters herself.  
 143 Own home. Daughter, 23, an invalid, unable to work. No income but compensation.  
 144 Partial commutation (\$1,100) to buy house. Widow and daughter, 30, both in poor health and unable to work.  
 145 With child, 7, has gone to keep house for her father, now a widower.  
 146 Insurance includes \$175 in trust for child. Widow working as domestic since accident. Child in Austria with grandmother. Deceased left \$800 savings.  
 147 Since accident baby has died. Widow has given up housekeeping and boards with her parents.  
 148 Partial commutation (\$750) to clear off mortgage. Widow lets this house and is buying a second. Has a boarder. There is a posthumous child.  
 149 Moved to cheaper quarters. Widow got work in glass factory, which had temporarily shut down at time of visit. Widow's mother with her since accident.  
 150 Son, 19, is bricklayer's apprentice. Work is irregular and he earns only about enough to clothe himself.  
 151 Award commuted. Widow bought house (\$3,500) and rents part. Is caretaker of church, as before accident.  
 152 Moved to cheaper quarters. Widow works out by the day and takes boarders, as before accident.  
 153 Own farm and house in town. Before accident lived on farm and rented town house (\$6 a month). Now living in town. Son, 26, works farm.  
 154 Own house; rent part.  
 155 Award commuted; \$1,000 of it in trust for man's daughter in Hungary. Widow paid off mortgage (\$1,800) on house. Rents part and takes boarders.  
 156 Deceased left \$300 savings. Widow now lives with her parents on small farm. Posthumous twins.  
 157 Widow has broken up home and gone out as housekeeper.  
 158 Award paid in lump sum. Widow tried to keep a grocery, but failed. Then rented a lodging house from which she now clears about \$25 a month.  
 159 Widow moved to cheaper quarters. Keeps roomers as before.  
 160 With insurance widow made first payment on a house which she rents. Is living with married daughter.  
 161 Deceased left \$1,000 savings. Widow has given up housekeeping and is working as domestic.  
 162 Award paid in lump sum for investment. Widow has pension, \$12 a month. Owns house, mortgaged.  
 163 Award commuted after eight months. With amount (\$2,900) widow bought home. Rents part. Goes out washing and ironing.  
 164 Partial commutation (\$2,100) five months after award to pay off mortgage on home. Widow has boarders, as before accident.  
 165 Widow has boarders and roomers since accident; \$100 collected for her by friends and relatives at time of accident.  
 166 Employer refused to pay award, case now in court. Fellow workmen collected \$26 for widow. Posthumous child died. Widow works as domestic, but out of work at present.  
 167 Award commuted. Widow bought bungalow in which she lives and house which she rents. Deceased had \$300 savings.  
 168 Partial commutation (\$2,100) three months after award to alter house and pay off mortgage. Widow rents part for \$7 a month and her own board.  
 169 Had paid \$200 on \$1,000 place at time of accident. Widow is working to pay off remainder without using compensation.  
 170 Deceased owned home, rented. Widow continues to rent it and lives with mother-in-law, who needs continuous care.  
 171 Partial commutation (\$1,200) to finish paying for little store and two small houses deceased was buying. Widow rents store and one house; lives in the other.  
 172 Award commuted and invested in real estate. Widow takes in sewing and keeps roomers.  
 173 Partial commutation (\$1,950) to buy house. Widow takes boarders.  
 174 Deceased left four houses, renting for \$77 a month, and \$1,500 savings. Estate not yet settled (4½ months after accident), so widow gets nothing from it.  
 175 Partial commutations amounting to \$2,425 to pay off debts and buy farm. Widow lets the farm and lives with her parents. Posthumous child.  
 176 Widow owns home. Lives on compensation.  
 177 Widow owns home, mortgaged. Rents part.  
 178 Deceased was buying house. Widow has kept up payments (used insurance). Rents part and lives on rent and compensation.  
 179 Deceased left house and \$500 savings. Widow has pension, \$12 a month. Sister-in-law makes home with her since accident.  
 180 Partial commutation (\$400) to pay off mortgage on home widow owned. She rents part and lives on rent and compensation.  
 181 Partial commutation (\$400). Widow has moved to cheaper quarters.

Serial No.	Remarks.
182	Widow in poor health; lives on compensation.
183	Widow in hospital at time of visit. No income but compensation.
184	Widow has moved to cheaper quarters.
185	Deceased left \$150 savings. Widow expects to go to work soon.
186	Widow lives with her parents; pays about \$2 a week.
187	Employer (self-insured) refused to pay award. Case now in court. Widow lived with husband's family after accident. Family very poor.
188	Widow has moved to cheaper quarters.
189	Widow has taken boarders since accident.
190	Deceased left home and \$700 savings. Widow does nursing from choice, not necessity.
191	Widow moved to cheaper quarters and went to work. In addition to compensation got \$700 damages from company immediately responsible for decedent's death.
192	Deceased left house, mortgaged and in poor repair.
193	Partial commutation (\$2,150) to buy house and furniture. Widow works, as before accident.
194	Deceased left \$400 savings. Widow keeps boarders, as before accident.
195	Since accident widow lives with parents, paying board.
196	Deceased left \$150 savings. Widow now living with her parents.
197	Widow boarding with friends.
198	Partial commutation (\$1,500) to alter house. Widow now rents part of it. Worked intermittently before accident, steadily since.
199	Partial commutation (\$351) to pay bills. Widow moved to cheaper quarters.
200	Award commuted. Widow bought house and rents part, getting \$17.50 a month and board.
201	Partial commutation (\$2,900) to build house on lot deceased had bought. Widow rents part.
202	Widow has moved to cheaper quarters. Not able to work.
203	Widow remarried 2 months after accident. Children too young for her to go out to work and no income but compensation.
204	Partial commutation (\$260) to pay off mortgage. Widow remarried 14 months after accident. Condition not improved. Decedent left property, value not known to widow.
205	Widow remarried a few months after accident. Compensation delayed; relatives supported her in interval.
206	Partial commutation (\$1,175) to buy house, not rented. Posthumous child. Widow remarried 10 months after accident.
207	Deceased a widower; boarded with relatives, and children are still there, board being paid by guardian from compensation. Child 2 years old has died since accident.
208	Deceased a widower; daughter and sons live together, as before accident; son, 21, now contributes more than before; daughter, a semi-invalid.
209	Deceased a widower; daughter boards with married sister, as she and deceased did before; own farm, rented.
210	Deceased divorced from wife; son lived with wife, and daughter with deceased. \$524 of compensation was to be paid to son, but he has since died.
211	Award made to parents, but claimed by wife from whom deceased had separated. Payments withheld pending decision of claim. \$12 a week paid during disability before death.
212	Award includes \$300 paid during 6 months' disability before death. Deceased a widower.
213	Deceased a widower; sister-in-law who kept house for him has \$250 of his savings and receives compensation.
214	Award commuted after 1 year (\$1,203.84) to make first payment on a home. Deceased lived with widowed sister, who received the compensation. One niece married since accident.
215	Award refused as insufficient; matter still unsettled. Family owns farm, mortgaged, worked by father, a semi-invalid. Son, 18, dwarfed and sickly, has become wage earner since accident.
216	Partial commutation (\$100) immediately after award. Family owns home.
217	Award commuted to diminish indebtedness on home worth \$3,600 which the family is buying.
218	Award commuted to enable family to buy house; deceased was main support of family. Father, 60, unable to work.
219	Family owns home, worth \$600; since accident, brother of deceased, 20, has left home.
220	Deceased was most important contributor to family. Father's work increasingly irregular.
221	Own home worth \$3,000. Father, 73, has pension, \$12; one brother, 27, out of work for two years.
222	Award commuted to help pay off mortgage on milk farm worth \$3,000. Deceased only one of family who did not work on this farm from which they get living.
223	Family in comfortable circumstances.

224 Since accident mother of deceased has died. Father, then out of work, has secured employment, and brother, 17, has left school and begun work.  
 225 Since accident daughter, 17, has married and left home.  
 226 Since accident father of deceased, then unemployed, has found work, but brother, 17, is unemployed.  
 227 Partial commutation (\$525) to enable family to buy home. Remainder at rate of \$5.81 a week.  
 228 Own home; the two sisters and one of the brothers work irregularly, as before; one brother now out of work.  
 229 Employer (not insured) refuses to pay award; case in courts; family very poor; parents both in poor health.  
 230 Deceased was apprentice; father works irregularly.  
 231 Own home; father an invalid; brother, 18, has just got work.  
 232 Award commuted (\$2,275) to buy place worth \$4,000; mortgage for balance; rent part. Sister of deceased, crippled, has learned fine sewing and is now a wage earner.  
 233 Deceased, a woman; own home, mortgaged; father idle; brothers (35 and 26) formerly paid board, now do not contribute; get dinners out.  
 234 Own home; father, only remaining wage earner, out of work 5 months since accident, owing to ill health.  
 235 Mother, an invalid; brother, 27, an unsteady worker, has left home.  
 236 Compensation for benefit of brother, 8, and sister, 15. Since accident latter has become self-supporting; father intemperate; compensation paid to children's guardian.  
 237 Mother does washing and ironing, as before accident, but earns more; sister, 17, is in ill health and not able to work.  
 238 Have bought home worth \$2,200 with insurance; sister, 26, formerly ill, has left home; brother, 17, in college; works irregularly during summer.  
 239 Mother disabled; sister, 16, deformed and mind affected; were wholly dependent on deceased; friends have helped since accident.  
 240 Own home and have savings; mother has pension (soldier's widow); sister partially blind; insurance was several thousand dollars.  
 241 Award commuted to pay off mortgage on home.  
 242 Have bought home with compensation.  
 243 Buying home; mother, a semi-invalid; son away from home; paid expenses of accident not met by compensation.  
 244 Mother of deceased boards with a daughter; a surviving son allows her \$15 a month and paid the additional funeral expenses.  
 245 Mother not able to do washing, as before accident; two married brothers help a little occasionally. She has pension (soldier's widow).  
 246 Mother, a helpless invalid; owns home; rents it since accident and lives with tenants.  
 247 Internal injuries; man crippled. With award bought and stocked 50-acre milk farm which sons carry on; are making comfortable living; daughter, 21, has married and left home since accident.  
 248 Injuries to head, causing complete disability; family moved to cheaper quarters; wife in feeble health; no income but compensation.  
 249 Man blinded and hand blown off; employer refuses payment; case now in courts; only income, State pension for blind; family have used savings (\$150); in great need.  
 250 Man's sight almost destroyed; wife has died since accident; man and his son, 26, have moved to cheaper quarters, and live together, sharing expenses.  
 251 Both legs cut off below the knee. Soon after accident father lost job and was obliged to take work at lower pay.  
 252 Man blinded; no relatives in this country; before accident was sending money to parents in Austria-Hungary; unable now to do so.

TABLE 5.—AGE, MARITAL CONDITION, WAGES, AND OCCUPATION OF INJURED WAGE EARNERS, AND NATURE OF ACCIDENTS—PENNSYLVANIA.

## DECEDENTS WITH RESIDENT DEPENDENTS.

[Abbreviations: M.=married; S.=single; W.=widowed; D.=divorced; Sep.=separated.]

Serial No.	Age.	Marital condition.	Weekly wage.	Industry.	Occupation.	Nature of accident.	Days between accident and death.	Interval between death and agent's visit.	
								Months.	Days.
1	46	M.	\$12.72	Coal mining	Miner	Crushed by fall of roof		5	26
2	44	M. <sup>(1)</sup>		do.	do.	Body found between car and rib; no witness		8	
3	36	M.	18.00	Dyeing	Engineer	Caught in shaft; head fractured	2	10	9
4	47	M.	15.00	Coal mining	Miner	Struck and dragged by mine cars while crossing tracks		6	3
5	38	M.	12.00	do.	do.	Blown to pieces by blast		9	1
6	42	M.	23.10	do.	do.	Shot about face and chest by blast	13	9	10
7	49	M.	15.24	do.	do.	Crushed by fall of rock		8	4
8	40	M.	15.00	do.	do.	Crushed by fall of roof rock		7	22
9	42	M.	20.00	do.	do.	Killed by fall of roof		5	8
10	42	M.	9.00	Railroad, steam	Blacksmith's helper	Burned by flames from forge	3	7	7
11	51	M.	13.50	Machine shops	Craneman	Fell from crane cage; skull fractured		3	11
12	42	M.	25.00	Railroad, steam	Foreman, car shop	Crushed by fall of machinery	43	4	6
13	32	M.	20.00	Coal mining	Loader, car shop	Stick of dynamite exploded in hand		9	19
14	57	M.	11.40	Canning	Laborer	Crushed in elevator		8	5
15	48	M.	11.10	Railroad, steam	Laborer, track	Crushed under runaway mine cars		4	9
16	40	M.	11.34	Coal mining	Coal-pocket tender	Mine cars passed over abdomen		6	29
17	36	M.	12.60	do.	Hand miner	Caught by fall of coal; thigh and ribs fractured	17	6	14
18	50	M.	15.24	do.	Miner	Killed by fall of roof		6	26
19	45	M.	20.00	do.	Contract miner	Caught by fall of roof; back broken		6	28
20	58	M.	15.00	Soap manufacturing	Salesman	Caught between elevator gate and floor; skull crushed		6	14
21	72	M.	11.40	Steel	Oiler	Boarding moving elevator; caught between floor and car		10	5
22	47	M.	18.63	Coal mining	Fan engineer	Valve of water tube blew off; skull fractured		9	3
23	40	M.	18.00	do.	Pick miner	Caught under fall of coal		4	13
24	39	M.	20.00	do.	Contract miner	Killed by fall of top rock		3	9
25	43	M.	15.00	do.	do.	Burned by explosion of gas	1	9	13
26	51	M.	15.00	do.	Miner	Injured by premature explosion of shot	5	4	18
27	28	M.	17.50	do.	Runner	Crushed by mine car		10	24
28	26	M.	13.00	Coal yard	Driver	Thrown from wagon; lockjaw resulted	7	7	18
29	44	M.	16.14	Coal mining	Miner	Crushed under fall of coal		3	16
30	26	M.	11.76	do.	Jig runner	Chest crushed and legs fractured in jig line shaft		8	11
31	48	M.	14.28	do.	do.	Crushed by fall of top coal		7	3
32	52	M.	12.00	do.	Contract miner	Caught by fall of coal and slate; skull crushed		11	2
33	48	M.	17.50	do.	Miner	Killed by fall of top coal		8	22
34	23	M.	18.00	Steel	Engineer	Cylinder head blew out of engine; cut; hemorrhage		6	20
35	50	M.	11.10	Railroad, steam	Laborer, track	Crushed under runaway mine cars		4	2

36	50	M.	21.00	Coal mining	Miner	Explosion of misfire; cut on head	19	6	27
37	41	M.	15.00	do.	Miner's laborer	Crushed while drawing pillars		10	2
38	41	M.	17.10	do.	Timberman	Caught by fall of slate; neck broken		8	27
39	37	M.	18.46	do.	Driver boss	Caught between rib and runaway cars; head crushed		3	16
40	40	M.	15.00	do.	Miner	Crushed by fall of top rock		6	11
41	34	M.	15.00	do.	do.	Fell from ladder; internal and other injuries		8	10
42	52	M.	13.80	do.	Contract laborer	Struck by piece of falling slate; spine broken	32	4	15
43	33	M.	18.00	do.	Miner	Premature explosion of blast; skull fractured		5	17
44	31	M.	9.50	do.	do.	Killed by explosion of blast		5	23
45	37	M.	22.50	do.	Contract miner	Killed by fall of rock		6	4
46	42	M.	17.50	do.	Timberman	Prop rolled off car and struck him; severely bruised	1	10	4
47	39	M.	18.84	do.	Miner	Killed by fall of slate and roof coal		5	20
48	33	M.	8.25	do.	Driver, outside	Kicked by horse; leg broken	19	8	4
49	30	M.	16.00	do.	Miner	Premature explosion of blast; skull fractured		3	20
50	34	M.	21.00	do.	do.	Caught under fall of rock		6	1
51	38	M.	16.00	do.	do.	Crushed by fall of rock		6	21
52	50	M.	12.90	do.	Miner's laborer	Leg caught between gob and derailed car; ankle fractured	8	7	12
53	43	M.	17.00	do.	Miner	Killed by accidental explosion of blast		3	26
54	37	M.	18.75	do.	do.	Caught by fall of rock; abdomen and hips crushed	1	7	14
55	38	M.	14.00	do.	Miner's laborer	Killed by premature explosion of blast		6	13
56	31	M.	14.00	do.	Miner	Crushed by fall of roof rock		3	13
57	51	M.	23.54	do.	Section foreman	Caught by fall of top rock; skull fractured		10	11
58	38	M.	20.00	do.	Miner	Killed by premature explosion of blast		8	27
59	37	M.	10.00	Office building	Night watchman	Fell down elevator shaft, 10 stories		10	16
60	33	M.	13.50	Sugar refining	Laborer	Struck by draft of sugar which fell while being hoisted		7	9
61	63	M.	15.00	Coal mining	Contract miner	Killed by fall of rock and coal		10	19
62	30	M.	19.80	Coal mining	Miner	Head crushed by fall of roof rock		7	13
63	43	M.	19.92	do.	do.	Skull crushed by fall of roof coal and slate		11	2
64	40	M.	15.00	do.	do.	Killed by fall of rock		7	22
65	56	M.	20.00	do.	do.	Killed by explosion of blast		6	13
66	25	M.	13.08	do.	Slope engineer	Blow on head, concussion of brain	3	7	1
67	55	M.	14.40	Steel	Laborer	Crushed between hoisting machinery and building		7	3
68	44	M.	34.62	Coal mining	Superintendent	Crushed by steel girder		4	2
69	44	M.	20.40	Bridge construction	Punching machine operator	Head crushed in machinery		4	11
70	25	M.	23.00	Steel	Craneman	Fell from electric crane		4	19
71	45	M.	12.90	do.	Hooker-on	Crushed between car and crane		9	17
72	38	M.	15.00	Coal mining	Miner	Killed by fall of roof rock		7	21
73	53	M.	10.00	do.	do.	Suffocated under rush of culm		3	13
74	30	M.	13.00	do.	do.	Struck on head by piece of rock		7	4
75	43	M.	19.62	do.	Assistant foreman	Fell between moving mine cars; head cut off		6	24
76	67	M.	25.38	do.	Outside foreman	Run over by cars; body mangled		5	21
77	25	M.	17.00	do.	Miner	Killed by explosion of dynamite		8	20
78	25	M.	13.20	Bridge construction	Painter and bridgeman	Fell from platform to ground; skull fractured		8	27
79	47	M.	10.50	Carpet yarn manufacturing	Picker-house hand	Caught in machinery		3	23
80	72	M.	18.00	Iron foundry	Pattern maker	Caught on shafting while taking off belt; crushed		5	16
81	51	M.	14.25	Coal mining	Shot firer and rib boss	Killed by fall of post		6	20
82	34	M.	11.00	do.	Miner's laborer	Caught by fall of rock; internal and other injuries		7	12
83	39	M.	21.00	do.	Miner	Struck by piece of falling coal; back and neck broken	1	4	24
84	32	M.	9.00	do.	do.	Killed by fall of clod from roof		5	21
85	30	M.	24.00	do.	Charge man	Fell to bottom of shaft; head crushed		6	16

1 Not reported.

TABLE 5.—AGE, MARITAL CONDITION, WAGES, AND OCCUPATION OF INJURED WAGE EARNERS, AND NATURE OF ACCIDENTS—PENNSYLVANIA—Continued.

DECEDENTS WITH RESIDENT DEPENDENTS—Concluded.

Serial No.	Age.	Marital condition.	Weekly wage.	Industry.	Occupation.	Nature of accident.	Days between accident and death.	Interval between death and award.	
								Months.	Days.
86	23	M.	\$12.50	Coal mining.	Plane man	Caught under derailed mine car		8	1
87	53	M.	13.50	do.	Loader	Struck on head by falling slate		8	28
88	63	M.	6.00	do.	Miner	Killed by premature explosion of blast		8	4
89	37	M.	16.25	do.	Rock man	Crushed between derailed mine car and rib		5	28
90	30	M.	12.50	do.	Contract laborer	Crushed by fall of roof		9	19
91	40	M.	8.00	do.	Miner	do.		9	1
92	55	M.	15.00	do.	do.	Caught by fall of roof; internal injuries		10	25
93	46	M.	15.24	do.	do.	Crushed by fall of rock		8	4
94	45	M.	15.00	do.	do.	Killed by fall of coal		3	16
95	57	M.	10.00	do.	do.	Killed by fall of roof		10	15
96	52	M.	18.00	Machinery manufacturing.	Millwright	Body found in shop; death due to concussion of brain		6	2
97	31	M.	17.82	Electric light	Lineman	Electrocuted while working on pole		3	3
98	54	M.	36.72	Steel	Heater helper	Crushed between billet buggy and casting		5	9
99	73	M.	12.00	Coal mining	Rock slower	Run over by mine cars		3	15
100	58	M.	15.00	do.	Laborer	Skull fractured by runaway coal cars		4	9
101	40	M.	15.00	do.	Contract miner	Crushed by fall of top rock		9	22
102	56	M.	15.00	Steel	Laborer	Chest crushed by fall of steel tire		6	5
103	24	M.	16.20	Coal mining	Miner's laborer	Skull fractured by fall of coal		10	21
104	33	M.	15.00	do.	Miner	Fell down chamber while escaping from blast explosion		10	6
105	32	M.	13.50	do.	Laborer	Killed by fall of roof rock		8	8
106	55	M.	15.00	do.	Contract miner	Killed by fall of top rock		9	15
107	52	M.	13.14	Street railway	Oiler	Caught between pulley and belt in power house		5	24
108	30	M.	23.00	Coal mining	Miner	Killed by fall of top rock		9	2
109	40	M.	( )	do.	Chief clerk	Fighting breaker fire; killed by falling timber		10	22
110	38	M.	18.48	do.	Laborer	Fighting mine fire; killed by fall of roof rock		9	26
111	48	M.	15.48	Iron and steel	Oiler and millwright	Thrown from elevation; fractures, lacerations, paralysis	2	8	23
112	26	M.	15.00	Railroad, steam	Electric repair man	Caught between coach and engine tender; crushed		10	10
113	37	M.	13.86	do.	Machine hand	Part of machine fell on him; lung perforated	3	5	21
114	35	M.	22.50	Iron and steel	Millwright's helper	Caught between parts of machine; crushed	1	10	7
115	38	M.	20.00	Coal mining	Carpenter	Struck by object falling down shaft; skull fractured		4	3
116	47	M.	19.00	do.	Miner	Killed by premature explosion of blast		5	27
117	26	M.	10.00	do.	do.	Killed by fall of top rock		10	5
118	59	M.	13.00	do.	do.	Killed by fall of top rock		8	12
119	48	M.	12.49	Bar iron manufacturing	Water tender	Fell 10 feet; skull fractured		7	6
120	53	M.	25.00	Locomotive manufacturing	Riveter	Struck by swinging chain; pneumonia developed	14	3	16
121	26	M.	15.00	Coal mining	Miner	Crushed by fall of rock		5	16
122	24	M.	20.00	do.	Contract miner	Crushed under rush of coal		4	1
123	36	M.	20.77	do.	Loader	Caught between moving cars and rib; badly crushed	9	4	5

124	44	M.	24.00	Coal mining	Miner	Fell under derailed mine car and was run over		7	19
125	34	M.	16.14	do	do	Struck on head by fall of loose coal	13	5	6
126	39	M.	13.00	do	do	Crushed by mine car		10	12
127	52	M.	13.00	do	Laborer	Killed by fall of top rock		7	6
128	29	M.	16.98	do	Motorman	Fell between motor and cars while in motion		6	18
129	32	M.	16.20	Steel	Open hearth slagman	Skull fractured and body burned by explosion	1	7	10
130	42	M.	8.00	Coal mining	Miner	Killed by explosion of blast		6	21
131	31	M.	9.50	do	Contract miner	Caught by fall of rock	1	4	21
132	25	M.	14.40	do	Laborer	Crushed by fall of top coal		4	15
133	43	M.	15.24	do	Miner	Killed by premature explosion of blast		9	23
134	31	M.	14.50	do	Contract miner	Burned by gas explosion	1	9	12
135	35	M.	22.50	do	Laborer	Legs cut off by machine; died from loss of blood		9	25
136	41	M.	10.56	do	Laborer	Caught by couplings while passing between railroad cars		9	4
137	38	M.	15.00	do	Miner	Crushed by fall of roof rock		7	22
138	63	W.	18.00	do	do	Killed by fall of roof rock		4	2
139	57	W.	10.00	do	do	Killed by premature explosion of blast		4	15
140	50	W.	13.68	Iron and steel	Billet foreman	Struck by billet; crushed		8	4
141	60	W.	15.00	Coal mining	Pick miner	Skull fractured by fall of slate		3	9
142	43	W.	18.50	do	Miner	Killed by explosion of blast		7	28
143	55	W.	15.00	Lumber	Lumber handler	Struck by piece of lumber; chest crushed	1	6	22
144	36	D.	17.50	Coal mining	Carpenter	Fell down shaft; neck broken		7	18
145	18	S.	11.00	do	Driver	Killed by explosion of gas		9	13
146	19	S.	12.50	do	Runner	do		9	16
147	22	S.	10.00	do	do	do		9	16
148	18	S.	10.00	do	Driver	do		9	16
149	20	S.	12.24	do	Runner	Squeezed under mine car which turned over		9	26
150	18	S.	10.00	do	Driver	Killed by explosion of gas		9	19
151	18	S.	7.26	do	Locomotive brakeman	Fell between cars and was run over		3	26
152	18	S.	9.06	do	Driver	Head crushed between rib and derailed car		4	27
153	20	S.	12.50	do	Plane man	Killed by runaway empty car		11	7
154	25	S.	5.60	do	Laborer	Bruised and injured internally by fall of roof		7	13
155	26	S.	12.00	Roofing	Driver	Killed by fall from wagon		7	11
156	19	S.	19.62	Chemical manufacturing	Electrician	Burned by ignition of oil and gas		5	1
157	24	S.	(1)	Window cleaning	Window cleaner	Fell from scaffold; skull fractured		7	17
158	18	S.	14.20	Coal mining	Runner	Killed by explosion of gas		9	16
159	27	S.	12.36	do	do	Head caught between loaded car and timber		6	3
160	19	S.	10.38	do	do	Head crushed between mine cars while coupling them		9	27
161	30	S.	12.84	do	Motorman	Fell from platform which broke; lung punctured	4	4	20
162	23	S.	10.68	do	Footman	Walked into open shaft; killed instantly		8	17
163	19	S.	18.00	Electric light and power	Trouble man	Electrocuted		3	21
164	47	S.	19.62	Natural gas	Field superintendent	Burned by gas explosion	2	10	24
165	21	S.	10.50	Coal mining	Runner	do	4	9	11
166	19	S.	13.62	do	Locomotive helper	Fell under cars; crushed		6	6
(2)	21	S.	9.00	do	Miner's laborer	Fractured and lacerated by explosion of blast		8	4

<sup>1</sup>Not reported.

<sup>2</sup> Killed in same accident as father and so counted as member of father's family (Serial No. 88).

TABLE 5.—AGE, MARITAL CONDITION, WAGES, AND OCCUPATION OF INJURED WAGE EARNERS, AND NATURE OF ACCIDENTS—PENNSYLVANIA—Continued.

## DECEDENTS WITH NO FAMILY GROUP.

Serial No.	Age.	Marital condition.	Weekly wage.	Industry.	Occupation.	Nature of accident.	Days between accident and death.
167	50	Sep.	(1)	Shipbuilding.....	Driller.....	Caught between pole and crane.....	
168	57	W.	\$21.00	Coal mining.....	Miner.....	Crushed by piece of falling rock.....	
169	21	S.	12.00	Distilling.....	Still runner.....	Drowned in fermenter.....	
170	25	S.	(1)	Steel.....	Millwright's helper.....	Struck by broken belt of machinery; skull fractured.....	1

## DECEDENTS WITH NONRESIDENT DEPENDENTS.

171	60	M.	\$7.14	Coal mining.....	Door tender.....	Crushed between door and mine car.....	1
172	42	M.	13.98	do.....	Laborer.....	Killed by fall of roof.....	
173	24	M.	(1)	do.....	do.....	Killed by fall of rock.....	
174	40	M.	10.00	do.....	Miner's laborer.....	Burned by gas explosion.....	1
175	45	M.	16.50	do.....	Contract miner.....	Caught by fall of rock; skull fractured.....	
176	42	M.	9.00	do.....	Contract laborer.....	Killed by fall of rock.....	
177	49	M.	16.32	do.....	Miner's laborer.....	Caught by fall of roof rock; skull fractured.....	
178	35	M.	(1)	do.....	Laborer.....	Run over by cars.....	
179	33	M.	12.78	do.....	do.....	Killed by flying coal from blast.....	
180	43	M.	12.00	Building.....	do.....	Head smashed in by falling tile.....	
181	42	M.	(1)	Coal mining.....	Contract miner.....	Burned by explosion of gas.....	1
182	24	M.	10.00	do.....	Miner's laborer.....	do.....	1
183	29	M.	(1)	Painting.....	General painting.....	Thrown from falling ladder; skull fractured.....	1
184	32	M.	(1)	Steel.....	Laborer.....	Overcome by gas while cleaning boiler.....	
185	22	M.	(1)	River sand and gravel.....	Bargeman.....	Struck on head by falling apparatus; skull fractured.....	
186	35	M.	(1)	Coal mining.....	Loader.....	Touched trolley wire; electrocuted.....	
187	32	M.	(1)	Street construction.....	Laborer.....	Crushed against steam shovel by falling wall.....	
188	42	M.	17.52	Steel (armor plate).....	Second drillpressman.....	Struck by falling implement; hip fractured.....	
189	42	M.	16.40	Coal mining.....	Loader.....	Crushed by fall of rock from roof.....	
190	34	M.	14.40	Steel and wire.....	Laborer.....	Probably struck by train of cars; no witnesses.....	
191	42	M.	(1)	Quarrying.....	Block maker.....	Crushed by falling rock.....	
192	48	M.	11.10	Railroad, steam.....	Laborer.....	Crushed under runaway mine cars.....	
193	48	M.	11.10	do.....	do.....	do.....	
194	34	M.	(1)	Steel.....	do.....	Caught between plank and load of steel; skull crushed.....	
195	38	M.	12.00	Coal mining.....	Loader.....	Head crushed by fall of slate.....	
196	31	M.	15.00	do.....	do.....	Injured while pulling post.....	
197	40	M.	12.00	do.....	Miner.....	Post fell on him; intestines ruptured.....	2
198	44	M.	16.50	do.....	Pick miner.....	Killed by fall of roof.....	

199	40	M.	12.00	do	Loader	Skullfractured by fall of slate	
200	37	M.	12.00	do	Miner	Crushed by fall of roof	
201	26	M.	(1)	do	Laborer	Killed by fall of top coal	
202	35	M.	13.02	do	Pick miner	Killed by fall of roof and slate	
203	51	M.	11.00	do	Miner	Killed by fall of slate	
204	45	M.	20.00	do	do	Hit by piece of rock	
205	38	M.	(1)	do	do	Crushed by fall of rock	
206	51	M.	17.50	do	do	Injured by premature explosion of blast	3
207	(1)	M.	(1)	do	Miner's laborer	Killed by fall of roof	
208	32	M.	(1)	do	Miner	Killed by fall of slab from roof	
209	41	M.	21.00	Railroad, steam	Foreman	Crushed by runaway mine cars	
210	30	M.	(1)	Coal mining	Rock man	Killed by fall of top rock	
211	29	W.	19.00	do	Pick miner	Killed by fall of slate and coal	
212	21	S.	13.50	do	Laborer	Killed by fall of slab of rock	
213	35	S.	18.00	do	Contract miner	Back broken by fall of piece of slab	18
214	35	S.	(1)	do	Unloading rock	Head struck cross timber while riding car up slope	
215	25	S.	12.24	do	Laborer	Attempted to board moving mine car; back broken	1
216	22	S.	6.75	do	do	Neck broken by fall of roof coal	
217	18	S.	15.24	do	Miner's laborer	Neck broken by fall of roof rock	
218	18	S.	10.02	do	Driver	Fell between cars	
219	40	S.	20.00	do	Miner	Caught by fall of roof; internal injuries	
220	32	S.	18.00	do	do	Struck by piece of coal which fell from car	
221	22	S.	9.18	do	Miner's laborer	Ankle bruised and lacerated by fall of coal	22
222	23	S.	12.00	do	do	Killed by fall of top rock	
223	18	S.	6.00	do	Door boy	Killed by explosion of gas	
224	25	S.	15.00	Safe manufacturing	Electrical laborer	Ignition of gas and oil; burned	3
225	27	S.	16.80	Steel	Lorry car helper	Run over by lorry car; crushed	
226	26	S.	(1)	do	Boilermaker's helper	Skull fractured by fall of bricks	3
227	40	S.	10.90	Tubing manufacturing	Tube machine hand	Fellow employee set fire to clothes; fatally burned	3
228	24	S.	16.80	Bridge construction	Cupola tender	Injured by explosion of cupola	21
229	25	S.	7.02	Box manufacturing	Helper	Fell down elevator shaft; skull fractured	1
230	35	S.	(1)	Wire-fence manufacturing	do	Cut hand on wire fencing; blood poisoning resulted	11
231	27	S.	10.47	Salt manufacturing	Laborer	Trestle fell on him	
232	30	S.	(1)	Coal mining	Miner	Caught by fall of slate; internal and other injuries	
233	23	S.	11.83	Oil refining	Boilermaker's helper	Fell from scaffold	12
234	21	S.	13.75	Coal mining	Scrapper	Killed by fall of coal	
235	25	S.	12.12	do	Loader	Fell from slate cars on way home	
236	25	S.	21.00	do	Drill runner	Suffocated by powder fumes within tunnel	
237	29	S.	14.10	Steel	Laborer	Drawn into machine; head crushed and other fractures	

<sup>1</sup> Not reported.

<sup>2</sup> Not reported; in weaving department.

TABLE 5.—AGE, MARITAL CONDITION, WAGES, AND OCCUPATION OF INJURED WAGE EARNERS AND NATURE OF ACCIDENTS—PENNSYLVANIA—Concluded.

DECEDENTS WITH NO DEPENDENTS.

Serial No.	Age.	Marital condition.	Weekly wage.	Industry.	Occupation.	Nature of accident.	Days between accident and death.
238	50	W.	\$24.00	Building.....	Rigger.....	Fell while erecting derrick.....	3
239	68	W.	24.20	do.....	Carpenter.....	Fell from scaffold.....	
240	49	W.	15.00	Coal mining.....	Loader.....	Killed by fall of coal.....	
241	45	S.	11.50	do.....	Laborer.....	Crushed between rib and derailed car.....	
242	50	S.	(1)	Building.....	do.....	Fell 40 feet when board broke.....	
243	31	S.	12.00	Coal mining.....	Miner.....	Killed by fall of roof slate.....	
244	25	S.	7.50	do.....	Miner's laborer.....	Burned by explosion of gas.....	
245	26	S.	11.40	Chemical manufacturing.....	Laborer.....	Fell through loose boards over well; drowned.....	
246	27	S.	15.00	Coal mining.....	do.....	Attempted to get off moving cage; instantly killed.....	
247	26	S.	11.00	Department store.....	Window cleaner.....	Fell from third-story window.....	
248	37	S.	10.50	Steel.....	Lever man.....	Struck on head by lever when machine broke.....	4
249	30	S.	(1)	Coal mining.....	Laborer.....	Killed by fall of rock.....	
250	36	S.	29.40	do.....	Miner.....	Killed by explosion of blast.....	2
251	60	S.	7.50	do.....	Door man.....	Crushed by runaway empty cars.....	
252	41	S.	10.00	do.....	Miner.....	Killed by fall of slate.....	

CASES NOT VISITED.

253	32	M.	\$13.50	Concrete construction.....	Laborer.....	Heart failure from overexertion.....	
254	60	M.	10.00	Coal mining.....	Miner.....	Crushed by falling coal.....	
255	26	M.	(1)	do.....	do.....	Struck by flying coal from blast; bruised and lacerated.....	14
256	40	M.	(1)	do.....	Laborer.....	Squeezed against car by slide of coal.....	
257	38	M.	(1)	do.....	Miner.....	Crushed by rush of coal.....	
258	39	M.	11.10	Railroad, steam.....	Laborer.....	Crushed under runaway mine cars.....	
259	36	M.	12.90	Coal mining.....	Miner's laborer.....	Killed by fall of coal from roof.....	
260	33	M.	(1)	do.....	Contract miner.....	Crushed by fall of roof rock.....	
261	34	M.	15.00	do.....	Miner.....	Killed by piece of falling rib.....	
262	43	M.	12.90	do.....	Contract laborer.....	Crushed by fall of top coal.....	
263	22	M.	12.90	do.....	do.....	Crushed by fall of coal.....	
264	53	M.	(1)	do.....	Contract miner.....	Caught under falling rock he was pulling down.....	
265	32	M.	15.00	do.....	Miner.....	Killed by fall of slate.....	
266	37	M.	(1)	do.....	do.....	Killed by fall of rock.....	
267	47	M.	12.90	do.....	Miner's laborer.....	Crushed by fall of slab.....	
268	47	M.	12.00	Fire clay mining.....	Head shooter.....	Killed by premature explosion of blast.....	
269	28	M.	(1)	Chemical manufacturing.....	Superintendent.....	Ignition of gas and oil; burns and shock.....	

270	38	M.	21.54	Railroad shops.....	Piecework inspector.....	Crushed between car couplings.....	
271	25	M.	20.52	Steel.....	Motor inspector.....	Electrocuted by leaning against wires.....	
272	45	M.	10.50	do.....	Laborer, foundry.....	Splashed by molten iron; burns, causing intestinal ulcer.....	7
273	35	M.	15.00	Coal mining.....	Miner.....	Killed by fall of coal from roof.....	
274	40	M.	(1)	do.....	Runner.....	Crushed by falling under cars when boarding them.....	
275	28	M.	18.00	do.....	Motorman.....	Run over by empty cars.....	
276	24	M.	14.25	do.....	Laborer.....	Caught under car which jumped track.....	6
277	23	M.	(1)	do.....	Loader.....	Crushed between moving car and rib.....	
278	55	M.	(1)	do.....	Contract laborer.....	Crushed by fall of top coal.....	
279	(1)	M.	(1)	do.....	Miner.....	Not reported.....	(1)
280	35	M.	(1)	do.....	Laborer.....	Burned by explosion of gas.....	3
281	32	M.	21.60	Sheet and tin plate.....	Pipe fitter.....	Caught between crane and column; internal injuries.....	
282	38	M.	17.76	Coal mining.....	Miner.....	Crushed by fall of roof.....	
283	26	M.	(1)	do.....	Runner and driver.....	Heart failure; found unconscious; died in few minutes.....	
284	36	M.	14.00	do.....	Contract miner.....	Ribs fractured and lung punctured; cause not reported.....	
285	34	M.	18.12	do.....	Miner.....	Head crushed by blast.....	
286	26	M.	32.46	do.....	do.....	Smothered under rush of coal.....	
287	43	M.	(1)	do.....	do.....	Struck by piece of top coal; internal and other injuries.....	12
288	37	M.	15.00	Building.....	Tin roofer.....	Contact with metal collar; burns and internal injuries.....	2
289	54	W.	(1)	Steel.....	Laborer.....	Skull crushed; cause not reported.....	
290	40	W.	7.26	Coal mining.....	Picker in breaker.....	Leg crushed in breaker rolls.....	5
291	24	S.	(1)	do.....	Laborer.....	Struck by fall of slate.....	2
292	22	S.	(1)	do.....	Miner's laborer.....	Crushed by rush of coal.....	
293	27	S.	16.14	do.....	Miner.....	Struck by rock from blast; hemorrhage of brain.....	6
294	19	S.	(1)	do.....	Laborer.....	Not reported.....	
295	27	S.	(1)	do.....	Miner.....	Killed by premature explosion of blast.....	
296	24	S.	(1)	do.....	Laborer.....	Crushed; cause not reported.....	
297	22	S.	13.50	do.....	Miner's laborer.....	Electrocuted by grasping electric wire to prevent fall.....	
298	26	S.	11.70	do.....	Laborer.....	Thrown off truck; skull fractured.....	
299	22	S.	17.04	do.....	Scraper.....	Crushed between cars while coupling them.....	40
300	30	S.	13.50	do.....	Miner.....	Spine injured by fall of slate.....	40
301	24	S.	(1)	do.....	Laborer.....	Skull fractured by fall.....	2
302	22	S.	9.12	do.....	Driver.....	Run over by mine car.....	
303	20	S.	(1)	do.....	Runner.....	Crushed by mine car.....	
304	21	S.	(1)	do.....	Laborer.....	Skull fractured by fall of top coal.....	

1 Not reported.

The table showing conditions before and after the accident is made out for the most part on the same plan and with the same definitions and restrictions as the tables for the other two States, but the difference in the law relating to accidents necessitated a few changes. In Connecticut and Ohio an allowance is made for medical, hospital, and funeral expenses, so the column headed "Expenses due to accident" contained, unless otherwise noted, only the amounts by which these expenses exceeded the allowance. In Pennsylvania, where no such allowance is made, this column contains all such charges in full, unless otherwise noted. It will be observed that in a number of cases hospital expenses are excluded as "not paid by family." This wording was adopted because of uncertainty as to who really paid them. Some of the companies deducted a certain amount monthly from each employee's wages, using these deductions to form a fund for medical treatment, when needed, or to maintain beds in a hospital, as well as to pay for a doctor's services. Sometimes the employing company duplicated the amount thus raised from the employees; sometimes they added to it whatever was needed to meet the year's medical expenses; sometimes they contributed nothing at all. Whether or not the company paid in anything to this fund it did not seem fair in such cases to count the hospital and medical expenses as having been paid by the company, inasmuch as the deceased might have been contributing to the fund for years and might have paid in more than the amount of the hospital bill. Sometimes the company had no such arrangement and the injured man had been sent to a hospital as a town or a county case. The family seldom knew what the arrangement had been; they were sure they had not paid any hospital charges, but beyond that they were hazy. Wherever the employer is known to have paid such charges, the fact has been entered, but in the other cases no attempt has been made to find who bore this special part of the loss involved.

The lack of any uniform compensation system rendered it necessary to change the headings of the columns showing the amounts received by the victim's dependents. In some cases the family was permitted to live, rent free, in the company house they had been occupying before the accident, in some coal was given them, and in some the employer voluntarily made some kind of a money settlement, ranging from a payment of \$50, supposed to be used for funeral expenses, up to liberal damages. Any amount paid by the employer has been entered in the last column, even though it was paid directly to the undertaker, since it was sometimes difficult to learn whether or not the amount was applied to the cost of the funeral. In some instances the employer was giving aid in the form of a monthly payment, but had either given no indication of how long this would be

continued or had placed some rather indefinite limit. Since it was impossible, under such circumstances, to state the amount he would pay, these cases have been noted and the situation explained in the comments.

Table 6 shows for the 166 families visited, the family membership and condition before and after the fatality, with details as to the number of wage earners and dependents, expenses due to accident, insurance or death benefits, and money or other aid received from employers:

TABLE 6.—CONDITION, BEFORE AND AFTER ACCIDENT, OF FAMILIES OF 166 WAGE EARNERS KILLED BY INDUSTRIAL ACCIDENTS—PENNSYLVANIA.

MARRIED MEN.

Serial No.	Family condition before accident.								Family condition after accident.								Expenses due to accident.	Insurance or benefit.	Employer gave—			
	Family membership.				Number of wage earners.	Weekly income of family.				Family membership.				Number of wage earners.	Weekly income of family.				Use of house.	Coal.	Money.	
	Number of persons.	Children under 14.	Children 14 and under 18.	Wife and dependents 18 and over.		Decedent's earnings.	Paid in by other members.	Other.	Total income.	Number of persons.	Children under 14.	Children 14 and under 18.	Dependents 18 and over.		Paid in by members of family.	Other.						Total income.
1	10	6	2	1	2	\$12.72	\$2.00		\$14.72	9	6	2		2	\$7.40		\$7.40	\$105	\$1,000			\$2,085
2	9	4	2	2	3	( <sup>1</sup> )	( <sup>1</sup> )		( <sup>1</sup> )	8	4	2		2	8.00		8.00	63	( <sup>1</sup> )			100
3	9	7		1	1	18.00			18.00	8	7	2		2	4.00		4.00	158	75			
4	9	6	1	1	1	15.00			15.00	8	6	1		1	5.00		5.00	125	500			135
5	9	6	1	1	2	12.00	5.70		17.70	9	7	1		2	12.00		12.00	190	200			
6	9	6	1	1	1	23.10		\$28.91	52.01	8	6	1			\$28.91	28.91		300	250			1,000
7	9	4	3	1	4	15.24	9.75		24.99	8	4	3		3	11.00		11.00	150	1,260			
8	9	6	1	1	2	15.00	7.50		22.50	8	6	1		2	11.50		11.50	256	500			
9	9	6	1	1	2	20.00	5.00		25.00	8	6	1		1	5.00		5.00	300	1,204			
10	9	5	1	1	3	9.00	8.00		17.00	8	5	1		2	8.00		8.00	237	1,000			
11	8	1	1	1	5	13.50	21.50		35.00	7	1	1		4	21.50		21.50	223	1,100			400
12	8	4	2	1	2	25.00	5.00		30.00	7	4	2		2	15.74		15.74	144	1,200			
13	8	6		1	1	20.00			20.00	7	6							115	450	Yes		
14	8	2	1	1	5	11.40	27.00		38.40	7	2	1		4	26.00		26.00	240	1,000			400
15	8	6		1	1	11.10			11.10	7	6			1	1.50	2.77	4.27	144				87
16	8	4	2	1	2	11.34	4.50		15.84	7	4	2		1	4.50		4.50	300	1,100			300
17	8	6		1	1	12.60		.69	13.29	7	6					.69		123	900	Yes		20
18	8	2	2	1	4	15.24	30.08		45.32	7	2	2		3	30.08	1.85	31.93	200	( <sup>1</sup> )			
19	8	3	3	1	3	20.00	11.17		31.17	7	3	2		2	12.75		12.75	218	600			
20	7	2	2	1	2	15.00	6.00		21.00	6	2	2		1	6.00		6.00	170	6,300			300
21	7			1	5	11.40	19.00		30.40	6				4	19.00		19.00	190	152			350
22	7	2	2	1	3	18.63	10.00		28.63	6	2	2		3	16.00		16.00	200	1,050			200
23	7	5		1	1	18.00			18.00	6	5			1	3.00		3.00	100	400	Yes		200
24	7	5		1	1	20.00			20.00	6	5					3.69	3.69	100	100			
25	7	4	1	1	2	15.00	3.50		18.50	5	4						100	200				
26	7	4	1	1	2	15.00	5.00		20.00	6	4	1		1	8.00		8.00	90	226			200
27	7	5		1	1	17.50			17.50	6	5						200	500			200	
28	7	5		1	1	13.00			13.00	6	5			1	.40		.40	225	290			200
29	7	2	2	1	2	16.14	9.72		25.86	6	2	2		2	11.40	11.08	22.48	204	100			
30	7	1		3	1	11.76	5.00		16.76	6	1		2	1	9.50		9.50	350	1,000			
31	7	2	2	1	4	14.28	14.50		28.78	6	2	2		3	15.00		15.00	137	1,100			

32	7	3	2	1	3	12.00	7.75	19.75	6	3	2	1	4.25	4.25	100	275		100
33	7	1	2	2	3	17.50	9.00	26.50	6	1	2	2	14.00	14.00	350	1,000	Yes...	300
34	6	2		1	2	18.00	10.50	28.50	6	3		1	10.50	10.50	<sup>2</sup> 165	1,559		60
35	6	2		1	1	11.10		11.10	5	2		1	14.00	14.00	120			
36	6	1	2	1	3	21.00	13.90	34.90	5	1	2	2	14.30	14.30	275			90
37	6	4		1	1	15.00		15.00	6	5					220	1,200	Yes...	500
38	6	4		1	1	17.10		17.10	6	4	1	1	18.90	18.90	( <sup>1</sup> )			
39	6	3		1	1	18.46	7.31	25.77	4	3			7.31	7.31	200	1,000		
40	6	4		1	1	15.00	5.00	20.00	5	4			10.50	10.50	150			
41	6	4		1	1	15.00		15.00	5	5					130	50	Yes...	<sup>5</sup> 50
42	6	4		1	1	13.80		13.80	4	3					110			
43	6	4		1	1	18.00	2.31	20.31	5	4			2.31	2.31	100			
44	6	4		1	1	9.50	7.84	17.34	6	5			1.96	1.96	160			
45	6	4		1	1	22.50		22.50	6	5					175			
46	6	3	1	1	1	17.50	11.54	29.04	5	3	1	1	4.60	16.15	300			
47	6	4		1	1	18.84		18.84	5	4		1	2.00	1.85	143			
48	6	4		1	1	8.25	7.62	15.87	6	5				2.54	85		Yes...	50
49	6	4		1	1	16.00		16.00	5	4		1	( <sup>1</sup> )	3.46	115	1,000		
50	6	4		1	1	21.00		21.00	6	5					100	275		195
51	6	4		1	1	16.00		16.00	5	4				1.62	200	360		
52	6	4		1	1	12.90		12.90	5	4			1.25	1.25	<sup>2</sup> 100	141		
53	6	3	1	1	1	17.00	1.62	18.62	5	3	1			1.62	107	90		
54	5	3		1	1	18.75		18.75	4	3				6.12	350	400		200
55	5	3		1	1	14.00	3.46	17.46	4	3				3.46	150			
56	5	3		1	1	14.00		14.00	5	4				8.00	95	388		
57	5	2		1	2	23.54	6.92	30.46	5	3		1	5.00	6.92	175	175	Yes...	Yes... 1,540
58	5	3		1	1	20.00	1.38	21.38	5	4				1.96	155	133	Yes...	<sup>5</sup> 50
59	5	3		1	1	10.00		10.00	4	3		1	6.00	6.00	180	400		
60	5	3		1	1	13.50		13.50	5	4					( <sup>1</sup> )			
61	5		2	1	2	15.00	12.69	27.69	4		2	1	12.69	12.69	200	3,000		
62	5	3		1	1	19.80		19.80	4	3				1.62	120	100		
63	5	2		1	2	19.92	7.00	27.61	5	3		1	1.15	.69	169	200	A ton.	400
64	5	3		1	1	15.00		15.00	4	3					250	50		
65	5	1	1	1	2	20.00	7.50	27.50	4	1	1	1	10.00	10.00	265	600		
66	5	3		1	1	13.08		13.08	4	3		1	.75	.75	155	350		
67	4	1	1	1	1	14.40	.54	14.94	3	1	1	2	14.00	2.62	210	180		1,825
68	4	1		2	1	34.62	3.46	38.08	3	1		1			256	12,600		256
69	4	1	1	1	2	20.40	7.50	27.90	3	1	1				285	1,250		
70	4	2		1	1	23.00		23.00	3	2				3.69	244	1,350		2,000
71	4		1	1	1	12.90		12.90	4		1	1	12.30	12.30	200	100		1,485
72	4	1	1	1	1	15.00		15.00	3	1	1			4.62	108	1,125		
73	4	1	1	1	2	10.00	4.25	15.40	3	1	1	1	3.30	1.15	165	225	Yes...	<sup>5</sup> 50
74	4	2		1	1	13.00		13.00	3	2					225			300
75	4	1	1	1	2	19.62	3.50	23.12	4	1	1	2	8.50	4.61	139	100		
76	4	1	1	1	1	25.38	10.73	36.11	3	1	1			10.73	216	100		
77	4	2		1	1	17.00		17.00	3	2					150	500		
78	4	2		1	1	13.20		13.20	3	2		1	6.00	6.00	200	200		1,300
79	4	2		1	1	10.50		10.50	3	2		1	7.00	7.00	188	159		

<sup>1</sup> Not reported.

<sup>2</sup> Exclusive of hospital expenses, paid by employer.

<sup>3</sup> One wage-earner only; other had not received first pay.

<sup>4</sup> Paid by employer; amount not reported.

<sup>5</sup> For funeral; for additional amounts see "Remarks" at end of this table.

TABLE 6.—CONDITION, BEFORE AND AFTER ACCIDENT, OF FAMILIES OF 166 WAGE EARNERS KILLED BY INDUSTRIAL ACCIDENTS—  
PENNSYLVANIA—Continued.

MARRIED MEN—Concluded.

Serial No.	Family condition before accident.								Family condition after accident.								Expenses due to accident.	Insurance or benefit.	Employer gave—				
	Family membership.				Number of wage earners.	Weekly income of family.				Family membership.				Number of wage earners.	Weekly income of family.				Use of house.	Coal.	Money.		
	Number of persons.	Children under 14.	Children 14 and under 18.	Wife and dependents 18 and over.		Decedent's earnings.	Paid in by other members.	Other.	Total income.	Number of persons.	Children under 14.	Children 14 and under 18.	Dependents 18 and over.		Paid in by members of family.	Other.						Total income.	
80	4			1	2	\$18.00	\$5.00	\$4.62	\$27.62	3				1	\$5.00	\$2.77	\$7.77	1 \$233	\$324			\$983	
81	4	1	1	1	1	14.25			14.25	4	1	1		1	8.38		8.38	189	150			2 60	
82	4	2		1	1	11.00		.92	11.92	3	2							190	300	Yes			
83	4	2		1	1	21.00			21.00	3	2			1	3.50		3.50	200	877			50	
84	4	2		1	1	9.00			9.00	3	2							177					
85	4	2		1	1	24.00			24.00	3	2							200	500	Yes		2 200	
86	4	2		1	1	12.50			12.50	4	2							250	450			500	
87	4	1		1	2	13.50	4.00	24.00	41.50	3	1			1	5.85	12.00	17.85	200	25				
88	4		1	1	2	6.00	2.31		8.31	2								220	224			200	
89	4	2		1	1	16.25			16.25	3	2			1	5.00		5.00	250	350	Yes		800	
90	4	2		1	2	12.50	5.50		18.00	3	2			1	5.50		5.50	75	75				
91	4	2		1	1	8.00			8.00	3	2							200	1,100				
92	4	2		1	1	15.00		3.23	18.23	2	1					8.09	8.09	185	100			125	
93	4	2		1	1	15.24			15.24	2	2							300	1,000				
94	4	1	1	1	2	15.00	4.50	4.62	24.12	3	1	1				4.62	4.62	218	470				
95	4	1		1	2	10.00	5.00		15.00	2	1					2.08	2.08	121	335			150	
96	3		1	1	3	18.00	10.00		28.00	2		1		2	9.00	4.00	13.00	200	2,000			50	
97	3	1		1	1	17.82			17.82	2	1							300	100			2 300	
98	3		1	1	1	36.72			36.72	2						9.00	9.00	300	1,100			3,100	
99	3			1	1	12.00			12.00	2								275					
100	3	1		1	1	15.00			15.00	2	1							200	100	Yes		200	
101	3			2	1	15.00			15.00	2						2.72	2.72	150	195			300	
102	3			1	2	15.00	10.00		25.00	2				1	10.00		10.00	275	100			4,008	
103	3	1		1	1	16.20			16.20	3	2			1	9.00		9.00	148					
104	3	1		1	1	15.00			15.00	3	2							180	100		Yes	2 50	
105	3	1		1	1	13.50			13.50	2	1			1	1.38		1.38	(1)				100	
106	3	1		1	1	15.00		3.14	18.14	2	1			1	1.00	2.31	3.31	165					
107	3		1	1	2	13.14	1.50		22.64	2		1		1	2.50	8.00	10.50	130	800			130	
108	3	1		1	1	23.00			23.00	2	1			1	2.50		2.50	195	100				
109	3	1		1	1	( <sup>c</sup> )		( <sup>c</sup> )	( <sup>c</sup> )	2	1							( <sup>c</sup> )	( <sup>c</sup> )				

110	3	1	1	1	18.48		18.48	2	1	1	.38	.38	135		Yes	900
111	2		1	1	15.48		15.48	1					178			148
112	2		1	1	15.00		15.00	1					1,276	1,500		1,041
113	2		1	1	13.86	6.46	20.32	1		1	5.00	6.46	1,500			503
114	2		1	1	22.50		22.50	1		1	3.00		1,000			409
115	2		1	1	20.00		20.00	1				3.69	185			1,656
116	2		1	1	19.00		19.00				1.15	1.15	(3)			100
117	2		1	1	10.00		10.00	2	1				114			169
118	2		1	1	13.00		13.00	1					250			1,100
119	2		1	1	12.49		12.49	1		1	4.50	1.50	1,138			756
120	2		1	1	25.00		25.00	1					1,300			260
121	2		1	1	15.00		15.00	1		1	4.00		200			500
122	2		1	1	20.00		20.00	2	1				140			100
123	2		1	1	20.77	20.00	40.77	1				20.00	325	400		

### MEN WHOSE WIDOWS REMARRIED.

124	8	6	1	1	\$24.00		\$24.00	8	6	1	\$16.20	\$16.20	\$300	\$1,000		\$630	
125	6	4	1	1	16.14		16.14	6	4	1	18.00	18.00	200			300	
126	6	4	1	1	13.00		13.00	6	4	1	15.00	15.00	75	1,800			
127	5	2	1	2	13.00	\$5.08	18.08	5	2	2	14.08	14.08	150	100		50	
128	4	2	1	1	16.98		16.98	4	2	1	15.00	15.00	1,200	1,275	Yes		
129	4	2	1	1	16.20		16.20	4	2	1	(3)	(3)	184	240		600	
130	4	2	1	1	8.00		8.00	4	2	1	10.00	10.00	50				
131	4	2	1	1	9.50	\$3.69	13.19	4	2	1	13.98	13.98	200	850		100	
132	4	2	1	1	14.40	2.50	16.90	4	2	1	(3)	\$12.50	(3)	300	1,050		
133	3	1	1	1	15.24		15.24	3	1	1	7.00	1.62	140				
134	3	1	1	1	14.50	1.04	15.54	4	2	1	9.00	1.04	200	1,000		150	
135	3	1	1	1	22.50		22.50	3	1	1	16.00		1,120				
136	2		1	1	10.56		10.56	8	5	1	2	14.39	14.39	280			500
137	2		1	1	15.00	1.38	16.38	2		1	9.00	9.00	256	141			

### WIDOWED AND DIVORCED MEN.

138	7	2		4	\$18.00	\$17.54	\$3.46	\$39.00	6	2		3	\$16.77	\$3.46	\$20.23	\$150	(2)		
139	6	3		2	10.00	12.50		22.50	5	3		1	8.00		8.00	177	\$245		\$100
140	5		1	3	13.68	15.50		29.18	4		1	3	21.71		21.71	1,300	250		
141	4			4	15.00	36.80		51.80	4		1	3	36.80		36.80	200	173		
142	4	3		1	18.50		2.08	20.58	3	3			3.81	3.81		113	1,050		
143	3	1	1	1	15.00			15.00	1	1						200	200		750
144	4	3		1	17.50			17.50	3	3						140			

<sup>1</sup> Exclusive of hospital expenses, paid by employer.

<sup>2</sup> For funeral; for additional amounts see "Remarks" at end of this table.

<sup>3</sup> Not reported.

<sup>4</sup> Paid by employer, amount not reported.

<sup>5</sup> Deceased was highly paid office man, salary not reported.

TABLE 6.—CONDITION, BEFORE AND AFTER ACCIDENT, OF FAMILIES OF 166 WAGE EARNERS KILLED BY INDUSTRIAL ACCIDENTS—  
PENNSYLVANIA—Concluded.

SINGLE MEN.

Serial No.	Family condition before accident.										Family condition after accident.										Expenses due to accident.	Insurance or benefit.	Employer gave—		
	Family membership.					Number of wage earners.	Weekly income of family.				Family membership.					Weekly income of family.							Use of house.	Coal.	Money.
	Number of persons.	Under 14.	14 and under 18.	Parents.	Dependents 18 and over.		Paid in by—		Other.	Total income.	Number of persons.	Under 14.	14 and under 18.	Parents.	Dependents 18 and over.	Number of wage earners.	Paid in by members of family.		Other.	Total income.					
							Decedent.	Other members.									Paid in by members of family.	Other.							
145	12	6	2	2	.....	3	\$11.00	\$14.00	.....	\$25.00	11	6	2	2	.....	2	\$14.00	.....	\$14.00	\$150	.....	.....	\$150		
146	11	5	2	2	.....	4	12.50	19.50	.....	32.00	9	5	2	2	.....	3	24.25	.....	24.25	300	\$252	.....	150		
147	11	3	1	2	.....	6	10.00	20.50	.....	30.50	10	3	1	2	.....	5	24.00	.....	24.00	139	550	.....	150		
148	10	6	.....	2	.....	2	10.00	12.00	\$1.85	23.85	9	7	.....	2	.....	1	10.00	\$1.85	11.85	158	135	.....	.....		
149	10	3	.....	2	2	4	12.24	29.00	5.00	46.24	9	3	.....	2	2	3	29.00	5.00	34.00	130	50	.....	565		
150	9	5	1	2	.....	2	10.00	12.50	.....	22.50	8	5	1	2	.....	2	11.08	.....	11.08	255	.....	.....	150		
151	9	1	2	2	.....	5	7.26	26.46	.....	33.72	8	1	2	2	.....	4	26.46	.....	26.46	500	.....	.....	.....		
152	9	4	1	2	.....	3	9.06	25.00	.....	34.06	8	4	1	2	.....	3	23.00	.....	23.00	400	250	.....	400		
153	9	2	2	2	.....	5	12.50	25.09	.....	37.59	8	2	2	2	.....	5	29.34	.....	29.34	175	.....	.....	.....		
154	8	3	2	(1)	.....	2	5.60	11.00	.....	16.60	7	3	2	(1)	.....	2	14.50	.....	14.50	150	.....	.....	.....		
155	7	1	2	1	.....	6	7.00	19.50	3.00	29.50	6	1	2	2	.....	4	18.00	3.00	21.00	2	135	267	.....		
156	7	2	1	2	.....	1	19.62	.....	7.00	26.62	6	2	1	2	1	.....	7.00	7.00	2	287	1,000	.....	.....		
157	6	.....	1	2	.....	4	.....	31.50	.....	31.50	5	.....	1	2	.....	4	33.50	.....	33.50	170	.....	.....	400		
158	6	1	2	2	.....	3	14.20	11.50	.....	25.70	5	1	2	2	.....	2	12.50	4.61	17.11	250	300	.....	.....		
159	6	2	.....	2	.....	2	5.00	13.00	.....	18.00	5	2	.....	2	.....	1	13.00	.....	13.00	188	1,000	.....	300		
160	5	.....	1	2	.....	2	10.38	17.00	2.25	29.63	4	.....	1	2	.....	1	18.00	2.25	20.25	100	175	.....	350		
161	4	.....	.....	.....	.....	3	12.84	19.00	.....	31.84	3	.....	.....	.....	.....	2	19.00	.....	19.00	239	390	.....	200		
162	4	.....	.....	2	.....	2	10.68	4.50	.....	15.18	3	.....	.....	2	.....	1	6.00	.....	6.00	(3)	75	.....	300		
163	3	.....	.....	.....	1	1	6.00	2.77	.....	8.77	2	.....	.....	.....	1	1	4.00	2.77	6.77	200	250	.....	.....		
164	2	.....	.....	1	.....	1	8.00	.....	.....	8.00	1	.....	.....	1	.....	.....	3.46	3.46	2	370	1,000	.....	370		
165	2	.....	.....	.....	1	1	10.50	.....	.....	10.50	1	.....	.....	1	.....	.....	.....	.....	.....	100	.....	.....	.....		
166	2	.....	.....	1	.....	2	13.62	12.00	.....	25.62	1	.....	.....	1	.....	1	13.62	.....	13.62	200	.....	.....	50		

<sup>1</sup> Deceased was nephew of head of family.

<sup>2</sup> Exclusive of hospital expenses, paid by employer.

<sup>3</sup> Not reported.

<sup>4</sup> For funeral; for additional amounts see "Remarks" at end of this table.

[The remarks opposite each serial number apply to the family represented by the corresponding serial number in appendix Tables 5 and 6.]

No.	Remarks.
1	Have bought home with insurance. Son, 14, has left school and gone to work. Employer paid \$60 for funeral; \$2,025 invested and paid to widow at rate of \$40 per month.
2	Family very poor. Fraternal organization paid funeral expenses.
3	Widow did washing and scrubbing for a time; now relative has set her up in a small store. Friends of deceased collected \$265. Suit brought against employer.
4	Employer paid \$75 down and \$60 in monthly payments. Boy, 15, left school to work after accident. Widow has interest in house, which is mortgaged.
5	Widow working in silk mills. Lives with her mother, paying no rent. Receives \$4 a month poor relief. Posthumous child, born 2 months after accident.
6	Own home worth \$1,600; have cow and sell milk. Have boarders, as before; daughter, 14, kept at home to help with work. Savings, \$200, all used.
7	Own home, worth \$750; all paid but \$50. Insurance includes \$30 a month for 1 year from deceased's union; also \$450 in trust for children.
8	Own home, mortgaged. Son, 13, has left school and gone to work. Savings, \$100, all used. Insurance includes \$33.37 each month for 1 year from union.
9	Own home, mortgaged. Insurance includes \$34 for 6 months from union.
10	Moved to cheaper quarters. Receives \$6 a month poor relief. Counsel engaged to bring suit against employer. Employer's offer of between \$2,000 and \$3,000 refused by lawyer.
12	Son, 16, given work by employer of deceased; son, 14, has left school and taken job in glass factory vacated by 16-year-old boy.
13	Live in 2 rooms, rent free. Widow does a little washing, irregularly.
14	Own home, worth \$1,000; \$288 savings all used, but \$1,400 received has been put in bank.
15	Have 3 roomers since accident. Widow does a little washing. Receives \$6 a month poor relief.
16	\$600 of insurance in trust for children; widow can not use it. City gives groceries once a month.
17	Employer gave \$2 weekly for 10 weeks. Widow washes for neighbors in return for groceries. Has roomer, as before.
18	Insurance was \$300; in addition, benefit from union of \$5 weekly for unspecified period. Widow has store, as before accident. Has lodgers now.
19	Own home, worth \$1,800. Employer sells them coal at price charged employees.
20	Insurance was \$5,000 in lump sum and \$25 a week for 1 year.
21	Own home, worth \$1,200. Have \$1,000 in bank.
22	Widow, who formerly made \$3 a week sewing, now sews only occasionally. Daughters, 17 and 15, have left school and gone to work.
23	Widow receives \$10 monthly as mother's pension. Daughter, 13, has left school and does odd jobs of housework.
24	Employer offered \$150 damages, which widow refused. Two roomers since accident. Twice received groceries from county poor fund.
25	Receives \$6.50 a month poor relief. Neighbors also help. Daughter, 17, formerly contributing, has married and left home.
26	Receives \$5 worth of groceries monthly from poor relief. Son, 17, who had irregular work before, now earning more.
27	Widow's brother now supports the family, but he is to be married soon.
28	Employer settled for \$200; lawyer's fee \$100. Widow does 1 washing weekly. Rent and groceries provided by charitable societies. Fellow workmen collected \$30 for family.
29	Own home, about to be sold for debt. Son, 14, has just left school and gone to work. Daughter, 16, in ill health. Three boarders since accident.
30	Live with widow's parents, as before. Widow assists brother in small store; profits not over \$5 a week. Father, an invalid. Suit brought against employer.
31	Own home, worth \$1,800. Deceased carried \$1,000 additional insurance, payment of which is being contested. Expect to get about \$500 of it.
32	Moved to cheaper quarters. Receive \$4 a month poor relief. Boy, 14, working before accident, now temporarily disabled by broken shoulder.
33	Own home.
34	Live with widow's parents. Employer paid \$7.50 weekly for 8 weeks, but stopped when widow brought suit. Posthumous child born 3 months after accident.
35	Moved to cheaper quarters. Son, 21, idle at time of accident, now has work. Widow, an invalid. Daughter, 18, at home caring for her. Counsel engaged to sue for damages.
36	Own home; made final payment (\$300) from insurance. Boy, 14, kept at home to help widow, who is lame.
37	Insurance includes \$500 held in trust for children. Posthumous child born 4 months after accident.
38	Son, 17, in Europe at time of accident, now supporting family. Outsiders have given some supplies.
39	Own home, mortgaged, and another house; latter rented, as before accident. Widow's father, member of family before, now living elsewhere. One boarder, as before.
40	Family miserably poor. Relatives help occasionally with supplies. Two boarders, instead of 1, as before. Had paid \$200 on \$1,400 house. Widow in poor health.
41	Two months after accident employer began paying \$15 a month, to continue till children are grown. No other income. Posthumous child born 2 months after accident.
42	No income. Town gives groceries, and relatives and others help. Youngest child has died since accident.
43	Widow owns house, mortgaged, and rents it. No other income. Poor relief \$5 a month. Relatives help a little. Posthumous child expected.
44	In great need. \$5 a month from poor relief. One boarder, instead of 3, as before. Posthumous child born 3 months after accident.

No.	Remarks.
45	Neighbors have helped. Posthumous child born 1 month after accident.
46	Own home; mortgage paid from insurance. Have 7 boarders instead of 5, as before. Son, 14, has left school and gone to work. Insurance includes \$500 in trust for children.
47	Had paid \$850 on \$1,000 house at time of accident. Rent part of house. Daughter, 12, has left school and gone to work as domestic.
48	Family very poor. Two boarders instead of 6, as before. Employer gives rent and \$20 a month. Not known how long this will continue. Posthumous child.
49	Own home; rented since accident. Widow lives with mother. Has just begun work in mill. \$6 a month poor relief. Insurance contested; no payment yet.
50	Own home; rent part. Since accident have sold horse for \$150. Posthumous child born 4 months after accident.
51	Were buying double house; rent half. The \$360 benefit is paid at rate of \$30 a month.
52	Moved to cheaper quarters; \$6 a month poor relief and other help. Widow does washing, keeping daughter, 13, from school to care for younger children in her absence.
53	Own home, mortgaged; rent lower floor. Have drawn on \$40 savings. Employer gave 2 tons of coal. Daughter, 17, is deaf mute.
54	Own home, worth \$1,600; \$300 to \$400 still due. Rented, and family now lives in cellar. Miserable conditions; \$5 a month poor relief. Posthumous child expected; widow has saved \$50 for this.
55	Home worth \$1,100 partly bought. Deceased insured for \$750, but claim contested and family has got nothing; \$5 a month poor relief. Two boarders, as before accident.
56	Insurance of \$388 includes 12 monthly payments of \$24. Posthumous child. Two boarders since accident; \$5 a month poor relief.
57	Left home, worth \$4,500, with \$2,300 mortgage, and \$200 savings. Employer paid \$100 down and \$12 a month to continue till boy of 6 is 16. Posthumous child.
58	Own home, mortgaged. In desperate circumstances; \$5 a month poor relief. One lodger. Posthumous child. Employer gave \$10 monthly and coal, but stopped when widow brought suit, 8 months after accident.
59	Deceased left \$50 savings, all used. Widow works as maid in department store, leaving baby in day nursery. Employer offered \$150 in settlement; offer refused.
60	Widow worked, earning \$8 a week for 6½ months, stopping 1 week before birth of posthumous child. Employer offered \$20; offer refused.
61	Daughter, 28, school teacher, is main support of family since accident.
62	Six dollars a month poor relief. One lodger, whose payments cover rent. One brother helps occasionally.
63	Employer paid \$100 down and \$25 a month for one year. Last payment December, 1915. Posthumous child. One lodger, as before.
64	Own home. Since accident have used up savings, \$150. Have a cow and sell milk. Applying for poor relief.
65	Own home. Son, 18, supports family.
66	Live with widow's parents, who practically support family; \$5 a month poor relief. Widow does one washing each week.
67	Bought home worth \$1,400 with compensation. Widow and one daughter are working at temporary job.
68	Own home, worth \$3,000. In comfortable circumstances.
69	Own home, worth \$3,500. Son, 16, working before accident, temporarily disabled now. Family living on insurance.
70	Deceased had \$1,300 savings. Widow has built house and rents part.
71	Daughter has married and her husband now supports the family.
72	Own home, worth \$2,000; paid off \$600 mortgage with insurance. One boarder since accident. Posthumous child expected. Daughter, 14, has left school to help mother.
73	Own home, worth \$1,500, mortgaged. Two roomers, as before. For two months employer has paid \$10 a month. Not known if these payments will continue.
74	Widow and children now living with friends; \$5 worth of groceries each month from poor relief. No other income.
75	One boarder since accident. Daughter, 24, formerly training to be a nurse, has come home and entered factory work.
76	Widow owns a house and deceased left another to son. Both rented.
77	Moved to cheaper quarters. Living on insurance, which now (8 months after accident) is nearly gone.
78	Family now living with parents of deceased; paying only \$5 a month. Widow has gone to work in factory.
79	Employer offered \$350; offer refused, and counsel engaged. Widow has gone to work in factory. Relatives have given help.
80	Own home, worth \$3,000. Have \$800 savings. Widow has army pension.
81	Employer pays \$25 monthly; will continue till \$1,400 has been paid. Widow's son by former marriage member of family since accident.
82	Own home, worth \$110; paid off \$50 mortgage with insurance; \$5 a month poor relief. No roomers since accident.
83	Moved to cheaper quarters. Widow has gone to work in factory.
84	Now living with widow's parents. Widow can not get work. Mother paid part of funeral bill; rest unpaid. Counsel engaged to bring suit against employer.
85	Employer offered as compensation funeral expenses, coal, and office position for widow. Offer accepted; widow now training for position. Receives \$5 a month mother's pension.
86	Five dollars a month poor relief. Widow's mother has come to live with her and widow expects to get work in factory.
87	Three boarders instead of 6, as before accident.

88 Deceased and son killed in same accident. Employer paid \$200, half held in trust for rent and half paid to boy's sister, living elsewhere. Widow receives \$5 a month poor relief.

89 Moved to cheaper quarters. Widow has gone to work in mill.

90 Widow works as domestic part time in return for lodging for self and children. Relatives have given help. Son, 12, working before and after accident.

91 Widow keeps house for man and his children in return for lodging for self and children. Had cow, which she has sold for \$40.

92 Have home, worth \$1,800; \$1,250 still owing. Rent part of it. Three boarders since accident. Daughter, 8, has died since accident.

93 Widow has died since accident; heavy hospital and funeral bills exhausted insurance. Children living with aunt and uncle, entirely dependent on them.

94 Widow's brother and nephew board with her, as before accident. Daughter, 17, formerly employed, is now out of work.

95 Own home, mortgaged; rent lower floor since accident. Daughter, 20, has left home to secure better paying job.

96 Widow is lame. Sews at home, as before accident, but earns less than formerly. Now has a boarder.

97 Employer is paying \$80.41 monthly for one year. Family lives with sister of deceased, as before, but pays less board.

98 Three roomers since accident; \$3,000 from employer invested and is not being drawn upon.

99 Widow, over 70, in feeble health. Daughter, 40, at home caring for her. Widow's other children support these two. Sister of deceased paid \$275 funeral bill.

100 Employer paid funeral expenses. Widow living mainly on credit. Daughter away sends a little help. Counsel engaged to sue for damages.

101 Widow's mother, who is feeble, lives with her, as before. One boarder since accident. There was a posthumous child, which died.

102 Own home, worth \$1,400.

103 Living with parents of deceased, as before accident. Widow working as car cleaner. Funeral expenses met by savings. Posthumous child.

104 Employer gave \$50 down and \$10 monthly for 1 year. Widow's parents give home and food. Posthumous child.

105 Employer gave \$100 and funeral expenses. Widow keeps house for family, receiving board and lodging for self, child, and sister, and also small wages.

106 Own 2 small houses, mortgaged and rented. Widow does a little sewing. \$4.50 a month poor relief. Friends of deceased collected \$33 for widow.

107 Widow does home work, knitting as before, but does more now. Married daughter and family board with her, as before. Savings, \$100, all used.

108 Moved to cheaper quarters. \$5 a month poor relief. Widow works out as domestic.

109 Employer offered house rent free; offer refused. Widow owns home. Comfortably off; several thousand dollars insurance.

110 Widow does 1 washing every fortnight. Hopes to get work in mill. \$200 savings all used. Fellow workmen took up collection of \$30 for widow.

111 Employer paid hospital expenses. Offered \$75 to settle claim; offer refused and counsel engaged to bring suit. Widow now living with parents.

112 Widow now living with parents.

113 Employer offered \$1,700 in full settlement; offer refused. Widow owns home and 2 other houses, rented. Does dressmaking at home since accident.

114 Widow now lives with married daughter, but supports self. Does housework 2 days a week. \$35 savings all used. Counsel engaged to bring suit.

115 Insurance includes \$156 paid in 12 monthly installments. Widow gives use of furniture to married couple, who pay rent and give her lodging.

116 Employer is paying \$12 a month for 1 year, on condition that widow does not remarry. Widow owns home. Has a boarder since accident.

117 Posthumous child. Widow earned \$2 a week, washing, for seven months. Twice received groceries from poor relief. Now lives with parents.

118 Widow, aged 70, living on insurance. Has a married son but lives with strangers.

119 Widow does dressmaking at home. Has a roomer, paying one-half the rent.

120 Widow now boarding with married son.

121 Widow now boarding with mother. Has gone to work in a factory.

122 Widow now living with parents, who support her. Posthumous child.

123 Employer offered \$300 in full settlement; offer refused and counsel engaged to settle. Four boarders, as before, but widow obliged to use savings (\$400).

124 Widow remarried 6 months after accident. Deceased owned house, mortgaged. Widow received \$5 a month poor relief until remarriage.

125 Widow remarried 3 months after accident. Received \$5 a month poor relief until remarriage. Had no other income.

126 Widow remarried 6 months after accident. \$1,100 insurance held in trust for children and not available for living expenses.

127 Widow remarried 4 months after accident. Son, 24, supported family until then. Received one order of groceries from poor relief.

128 Widow remarried 6 months after accident. \$500 insurance held in trust for children. Family lives in one room of company house.

129 Widow remarried 7 months after accident. Previously moved to cheaper quarters and went to work, but could not arrange for care of children.

130 Widow remarried 4 months after accident. In interval family lived on what neighbors gave and on irregular earnings as berry pickers. Neighbors paid funeral expenses.

131 Widow remarried 3 months after accident. Had two lodgers before accident, who left immediately after. Lived on insurance in interim.

132 Widow remarried 4 months after accident. \$500 insurance in trust for children. One boarder before accident, 5 afterwards.

133 Widow remarried 7 months after accident. \$4 a month poor relief and help from relatives, until remarried. Son, 12, ran wild after father's death; now in reform school.

134 Widow remarried 9 months after accident. Posthumous child. \$500 of insurance in trust for children. Widow owns little shack; rents part.

135 Widow remarried 8 months after accident. Supported by neighbors until then. Suit brought against employer.

136 Widow remarried 8 months after accident. Had been 2 or 3 months in hospital, at expense of \$200. Present husband has 6 children.

137 Widow remarried 7 months after accident. Owned house, \$300 still owing; rented part, before and after accident. Insurance includes benefit of \$13 a month for 7 months.

No.	Remarks.
138	Own home and another house, latter rented. Daughter, 18, keeps house, as before accident. Counsel engaged to settle with employer.
139	Deceased and 2 young sons lived with married daughter's family, which now supports the boys. In consequence, family must move to cheaper quarters.
140	Deceased and 2 sons lived with married daughter; sons still there. Son, 17, went to work after accident. Employer offered \$500. Offer refused and counsel engaged to settle.
141	Sons and daughters, all grown, employed as before accident. One son has married; his wife keeps the house. Comfortably off.
142	Own home and another house, latter rented before accident and both since. Children now living with relatives in another city.
143	Deceased supported daughter, 13, living with him, and contributed to support of son, 16, living elsewhere. Son now self-supporting; daughter boards with strangers.
144	Deceased and children boarded with his parents, who now care for children. Comfortably off. Counsel engaged to settle; employer to pay \$1,500, but not received 7 months after accident.
145	Father has weak heart; has not been able to work for four years. Family very destitute.
146	Sister, 14, formerly in school, now working. Another sister, formerly contributing to family, had married.
147	The \$150 from employer received 6 months after accident.
148	Father owns 2 small houses, mortgaged; rents 1. Employer offered \$150 in settlement; offer refused and counsel engaged.
149	Family finally accepted employer's offer because in debt and feared delay and risk of a suit.
150	Family very poor. Father's work irregular. A sister, formerly in school, now earns \$9 a month at housework.
151	Father owns home and has small savings. One brother mentally deficient. Counsel engaged to settle with employer.
152	Sister, 17, now goes out as a domestic.
153	Own home. Sister, 14, now works in mill. Counsel engaged to settle. Employer has offered \$525.
154	Girl, 17, has gone to work in wholesale supply house.
155	Own home worth \$4,500, mortgaged; rent one-half of it. Mother has given up work as washerwoman. Two of surviving wage earners are consumptive.
156	Own home worth \$2,200. Wages of deceased were only income except \$7 a week from 2 boarders. Father and 1 brother not well; unable to work. Very poor. Counsel engaged.
157	Deceased did not live regularly at home; could be depended on to contribute if needed. Parents drew on savings for funeral.
158	Father not well; unable to work. Have a boarder since accident. Employer offered \$150 in settlement; offer refused.
159	Own home. Deceased was always willing to contribute as needed in addition to board.
160	Three boarders, as before accident.
161	Sister keeps house for brothers, as before accident.
162	Father has not worked for years. Brother of 20 now sole support.
163	Deceased boarded with grandmother and uncle who works irregularly. Grandmother has pension.
164	Mother, 81, owns home, worth \$1,500; rents upstairs. Employer is paying \$30 a month, to continue as long as mother lives.
165	Mother now supported by married son, whose family she entered after accident.
166	Deceased and father worked for same employer, who gave father a better job after accident. Father boards, as he and deceased did before.

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