

THE ECONOMIC AND PSYCHOSOCIAL IMPACT
OF INDUSTRIAL INJURIES

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THE ECONOMIC AND PSYCHOSOCIAL IMPACT
OF INDUSTRIAL INJURIES

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CHAPTER I

METHOD OF STUDY

Objectives of the Study

Prior to the nineteenth century, employers were held responsible for industrial injuries occurring to their employees under the court principle of respondeat superior.¹ Inherited from Roman law, the principle had been well-established by precedent in cases of this nature.

In 1837 Lord Abinger, ruling in the Priestly v. Fowler case, reversed this concept and thereby laid the foundation for the employers' defenses of assumption of risk, contributory negligence, and the fellow servant doctrine.

The defense of assumption of risk maintained that the employee assumed all ordinary and obvious dangers associated with his employment. This defense was later expanded to include hazardous and unpredictable risks. The defense of contributory negligence prevented recovery of damages if the worker was guilty of negligence which aggravated or created the danger. The fellow servant doctrine held that if an

¹The following brief history of workmen's compensation is adapted from Walter F. Dodd, Administration of Workmen's Compensation, pp. 1-19.

injury resulted from the negligence of a fellow worker, the employer was not liable for damages.

To obtain a favorable decision in court during the next forty years, an injured worker was required to prove not only that he was injured while he was working but also that these legal defenses were not applicable.

By 1880 legislatures began to pass employer liability laws. The basic purpose of this type of legislation was to alleviate the abuses of the employers' defenses. This approach to the problem of industrial injuries was largely unsuccessful because the worker was required to provide evidence which would show that the employer was negligent. The main obstacle to this proof lay in persuading fellow employees to testify against their employer in court since they were dependent upon this same person for their livelihood. In addition, suing was a very costly process for the worker; often he benefited little as lawyer's fees and other costs consumed an overwhelming portion of the final settlement. Finally, delay, caused by over-crowded court dockets, prevented the worker from obtaining prompt remuneration. The death-blow to this effort of amelioration came shortly when the courts ruled that workers could contract with their employers to relinquish compensation.

By 1900 the thought became prevalent that accidents were inevitable within the modern industrial framework. Who was to bear the cost of these accidents rather than who was

to blame for them came to be the crucial question. As Walter F. Dodd states:

Accidents and diseases are an incident to the processes of industry. The problem of dealing with such accidents and diseases is a permanent one, which may be reduced but which cannot be eliminated by safety devices or by the training of workmen. The machine and the speeding up of modern industry may not, in themselves, increase the number of accidents, but accidents will occur so long as the human being operating the machine fails to reach perfection in his attention to his work and in the timing of his actions.²

After the problem was defined in these terms, the theory developed that the consumers should bear this frightful but inescapable cost of production because they also enjoyed the fruits of the labor. Workmen's compensation insurance was an answer to this problem which leading European industrial nations discovered many years before it was adopted in the United States. The concept of workmen's compensation enabled the employer to transfer the cost of his insurance to the consumer in the form of a price for goods and services.

Within this philosophical reevaluation, the dual purpose of workmen's compensation insurance was conceived. One purpose was the restitution of monetary losses to either the injured worker or his dependents. This included compensation for both immediate and future wage losses. Another was the restoration of the worker to his pre-injury state of health insofar as this was possible.

²Ibid., p. 1.

The objective of this study was twofold: first, to investigate and determine the adequacy of the Texas Employers' Liability and Workmen's Compensation Insurance Law in fulfilling the aim of this type of insurance; secondly, to discover prevalent attitudes of workers resulting from industrial injury and loss of income.

In the words of The Travelers Insurance Company:

The frame of mind of your returning employee is a fairly accurate gauge of the effectiveness of your Workmen's Compensation plan in action . . .³

Just keep your eye on the employee returning to work after being laid up in an accident covered by the insurance.

If the employee's claim was administered by men who didn't know their business --- if he had to argue and wrangle and wait to receive his compensation checks --- everyone in your office or plant will know it.

On the other hand, if the employee's claim was dealt with by experienced, skilled, available insurance men --- if he got not only what was due him, but some extra attention besides --- everyone in your office will know that, too.⁴

As this advertisement clearly suggests, workers who have experienced industrial injuries may be reliable sources of information concerning the adequacy of workmen's compensation. In fulfillment of the purpose of this study, interviews

³Underlining inserted.

⁴United States News and World Report, Vol. XXXVII (April 1, 1955), p. 25.

were conducted with persons most immediately affected by the industrial injury. In the past this has been a much neglected point of departure.

Interview Construction and Procedure

Assuming that an interview method would be adequate to gain an understanding of the sufficiency of workmen's compensation insurance, an interview form was constructed which was designed to meet the needs of the study.

The face of the interview sheet was primarily devoted to the transcription of personal information about each respondent. The reverse side was constructed as an interview "probing" guide and was not intended to be a limiting factor in the interview.

An attempt was made to conduct all interviews informally. The tendency to develop an interview procedure which would have forced conversation into a definite pattern was avoided. An effort was made to discover any relevant data whether or not it had been anticipated.

Means were also taken to assure the worker or his relative that any information would be held in complete anonymity and that the data would serve a utilitarian purpose.

To evaluate the adequacy of the interview form and procedure, several trial interviews were made in December of 1954. This testing experience in Dallas indicated that the interview form and method were sufficient for this purpose.

Respondents replied readily to the questions without signs of misinterpretation.

The interview form was therefore adopted as it now appears in the appendix. The main portion of interviewing was completed during the months of February and March of 1955.

After each interview the findings were written in a short narrative form.

Eliciting factual data posed the problem of recall. In many instances the interviewee had difficulty in recalling definite amounts, dates, time periods, and other data of this nature. In such cases the interviewee was asked to supply approximations for these items. Caution should therefore be used in evaluating such information, but the indications are that these responses generally paralleled the real facts.

As is true of any study of this nature, respondents may have failed to report all information with complete objectivity as a result of their workmen's compensation experiences; therefore caution was exercised for such misrepresentations during the interview, and therefore apparent discrepancies were eliminated or clarified in most instances.

Selection of the Sample

In obtaining a sample to measure the adequacy of the Texas compensation system, only those cases of a serious nature were desired as cases involving minor injuries actually constitute no real test of sufficiency. Hospital

admission records offered the best source of compensation cases of this nature. As Table 1 shows, the sample was not representative of all workmen's compensation claimants in Texas during the year of 1937.⁵

This table demonstrates the intentional selection of the severe industrial injuries, especially in the "thirteen to twenty-five" category. The sample thus contained some of the crucial examples of the impact of industrial injuries upon the injured worker and his family.

TABLE 1

LENGTH OF DISABILITY OF SAMPLE CASES COMPARED WITH THE LENGTH OF DISABILITY FOR THE STATE OF TEXAS IN 1937

Number of Weeks of Disability	Sample		Texas*	
	Number	Percentage	Number	Percentage
1 to 3	10	25.0	465	44.7
4 to 12	14	35.0	341	32.8
13 to 25	10	25.0	52	5.0
26 to 51	1	2.5	22	2.1
52 and over ...	1	2.5	5	0.4
Indeterminant, fatal, and permanent	4	10.0	109	10.4

*Adapted from Ruth Barton, "A Statistical Study of Claims for Workmen's Compensation in Texas for the Year 1937," Unpublished Master's Thesis, Department of Economics, University of Texas, 1940, Table XV, p. 62.

⁵As the State of Texas makes no annual report of workmen's compensation cases, the study of 1937 provides the only available data.

In attempting to select the time period for the sample, the following contradictory factors had to be taken into account. First, a fairly recent period was desirable as the possibility of interviewing the worker or his family would be improved. Another advantage of such a period was that the interviewee would be able to recall a greater quantity of pertinent information. On the other hand, a rather distant period also had a certain advantage as the impact of the industrial injury would generally extend over a period of several months. Likewise, a period which would take into account seasonal variations in industrial injuries would extend over a number of months.

After consideration had been given to as many of these factors as possible, a sample was drawn from the admission records of the Methodist Hospital in Dallas for the period of January through June of 1954. Time and financial restrictions necessitated the limitation of the sample to cases from Dallas and the surrounding communities of Grand Prairie, Irving, Garland, and Pleasant Grove. As the Dallas area has a unique industrial climate which may affect the nature of industrial injuries, in all probability the sample did not contain all types of cases of a serious nature.

The records of the hospital contained one hundred nineteen cases of compensation in the Dallas area for the sample period. Forty of these cases were selected at random and serve as the source of data for this study.

A sampling difficulty concerned the mobility of workers. When an interviewee had moved, an attempt was made to learn of his new location from neighbors. If this source failed to reveal a new address, the Dallas telephone directory and the Dallas cross-reference directory were consulted. If these efforts were not productive, the worker's whereabouts were obtained in some instances from the person whose name was taken from the hospital files specifically for this purpose.

Despite these efforts, thirty-three of the one hundred nineteen cases taken from the records of the hospital had either moved from the Dallas area, or all efforts failed to reveal a new address. Substitutions, therefore, had to be made in the original random sample, but this procedure did not destroy the representative quality of the sample as far as could be determined. If there were any common factors which pertained to workmen's compensation operating among the mobile group, they were not uncovered.

A second possible sampling defect resulted from the location of the Methodist Hospital. As this hospital is situated in the Oak Cliff section of Dallas, it receives patients primarily from this area. Inasmuch as Oak Cliff is essentially a middle-income area and has a limited number of industries, there is a question as to whether the sample

adequately represented all occupations and economic levels of Dallas.⁶

This is illustrated by the fact that the weekly wage of persons interviewed ranged from \$31.50 to \$120 with a mean of \$74.25 and a median of \$75.00. The average weekly wage of the sample was slightly higher than the Texas average weekly wage for the first six months of 1954 which was approximately \$71.27.⁷

The following data also show that the sample contained an under-representation of females as compared with the Dallas labor force. Five females and thirty-five males were included in the total number of interviews. This represented 12.5 per cent and 87.5 per cent of the total respectively. In 1950 there were 180,775 males and 93,470 females, or 65.9 per cent and 34.0 per cent respectively, in the civilian labor force of the Standard Metropolitan Area of Dallas.⁸

⁶ The subject of differential incidence of injury among occupational, income, age, sex, racial, and family groups is somewhat limited in literature on workmen's compensation. This area is not to be dealt with in this study, but is a pertinent facet of the problem of evaluating the adequacy of workmen's compensation laws.

⁷ Adapted from United States Department of Labor, Bureau of Labor Statistics, Monthly Labor Review, Vol. LXXVII (December, 1954), Table C-6, p. 1416. This is not a true statistical average inasmuch as it is not properly weighted, but it serves as a sufficient approximation.

⁸ Adapted from United States Bureau of the Census, Seventeenth Census of the United States: 1950, Vol. II, Part 43, Table 66, p. 413.

Table 2 shows that the percentage of the age distribution in the sample was similar in some respects to that of the 1950 civilian labor force in the Standard Metropolitan Area of Dallas, but the sample was also weighted in the direction of old age.

TABLE 2

AGE DISTRIBUTION OF SAMPLE CASES COMPARED WITH THE CIVILIAN
LABOR FORCE OF THE STANDARD METROPOLITAN AREA
OF DALLAS IN 1950

Age (Years)	Sample		Dallas*	
	Number	Percentage	Number	Percentage
14 to 24	3	7.5	50,065	18.2
25 to 34	12	30.0	74,450	27.1
35 to 44	10	25.0	68,045	24.8
45 to 54	9	22.5	48,565	17.7
55 to 64	6	15.0	25,150	9.1

*Adapted from United States Bureau of the Census,
Seventeenth Census of the United States: 1950,
Vol. II, Part 43, Table 66, p. 413.

The sample did not differ greatly from the characteristics of the city of Dallas regarding family size. The average size of the family in the sample was 3.27 persons whereas in the Standard Metropolitan Area of Dallas in 1950 this average was 3.19 persons.⁹

⁹Ibid., Table 59, p. 377.

There also may have been misrepresentations concerning racial classifications due to the nature of the hospital. The three non-whites interviewed represented 7.5 per cent of the sample, whereas 40,780 or 14.8 per cent of the civilian labor force were non-whites in the Standard Metropolitan Area of Dallas in 1950.¹⁰ As the sample percentage in this classification was about one-half the percentage of the Dallas labor force in the same classification, it may indicate that the Methodist Hospital was somewhat racially selective. Another possible explanation for this situation is that non-whites did not seek hospital benefits when they were physically unfit for work but either tended to remain on the job or at home. There was no evidence in this study to support or deny such an explanation.

In addition, there is some question as to whether a valid comparison can be drawn in this area as the non-white sample was so small.

Limitations of the Study

As previously noted, this was a limited study in many respects. A summarization of these limitations follows.

First, there may have been errors due to either the inability of the interviewee to recall specific information during the interview or other errors may have resulted from the lack of objectivity by the respondent.

¹⁰Ibid., Table 66, p. 414.

Second, there was a group of mobile workers who may have moved for reasons associated with workmen's compensation; these reasons, however, could not be discovered by this study.

Third, the sample attempted to measure only those compensation cases of a severe nature and did not represent all types of cases in Texas.

Fourth, the base period for the sample covered a six month period which could not account for all seasonal variations in industrial injuries.

Fifth, the location of the hospital in the Oak Cliff area may have introduced factors into the sample not found throughout Dallas.

Difficulty of Classification

As in all human affairs, a highly intricate pattern characterizes most cases of compensation, and the isolation of any one factor is exceedingly difficult in these cases.

An example of this is found in the case of a thirty-four-year-old Negro man. He was married and had five dependent children who ranged in age from two to seventeen. While working as an asphalt worker for a roofing company, he received two severely burned arms when his footing slipped and he had the misfortune to fall into the molten asphalt.

For this injury he received seven weekly insurance payments of \$21.00 and a final settlement of \$350, constituting

a total sum of \$497. This amount represented "compensation" for two seriously injured arms, three month's loss of pay which would have amounted to approximately \$540, and the pain and hardship resulting from these factors.

The man's family was sharply conscious of the fact that he was not treated "fairly" at the hands of the insurance company. However, at the time of the final settlement, the money was needed desperately, and the insurance lawyers "acted like they didn't want to give . . . anything." As the husband stated during the interview, "They said to take this or nothing." Neither the worker nor any of his relatives were aware of his rights under the law, and therefore they felt that there was "nothing else to do" but to settle with the insurance company.

During the three month period in which the husband was incapacitated, the family was forced to accumulate a grocery debt of \$135 in addition to a \$250 bill for other necessities. They had no savings to depend upon during this critical period. The amassing of this debt, however, did little to prevent the family from being forced to return their living room furniture to the store. In answering a question regarding how well the family managed to weather this period of crisis, the wife replied, "We just didn't hardly make it. We just had an awful tough time getting by."

When the husband returned from the hospital and recovered sufficiently to care for the two younger children,

the wife became employed, earning fifteen to twenty dollars a week. When interviewed, thirteen months after the accident occurred, the back debts were not yet paid, and the twelve-year-old daughter was caring for the youngest children during the day while both mother and father worked.

When the husband was able to return to work, he reported to the roofing company, where he had been employed for one and a half years, fully expecting to be permanently reemployed. Instead, he was forced to absorb a further shock when he was fired after completing two days' work. The man considered himself a willing and able worker, and as he said, "They didn't fire me because I wasn't a good worker but because of the accident." Evidently the roofing company either felt that this man was no longer able to perform his job with sufficient ability or that he represented a risk to their insurance rates. Regardless of the reason for firing, the worker was unemployed for a period of three additional weeks. He finally succeeded in securing a job as a laborer in Garland, Texas, which resulted in additional transportation costs and inconvenience.

As a result of the accident, the man had two badly scarred and deformed arms. These were readily visible, and he was decidedly self-conscious concerning this matter. He seemed to have an attitude of extreme shame because he kept trying to hide his arms behind his back during the interview. Moreover, he was intensely embarrassed when his wife had reason to call attention to his deformity during this period.

Certainly there are cases which are not as complicated as this one, but where simplicity is not the characteristic, segregation of any one particular economic or psychosocial aspect would be entirely misleading without also devoting some attention to other factors affecting the situation. In this study, therefore, subsidiary economic and psychosocial factors are discussed in addition to the major distinctive elements of each case.

CHAPTER II

SEVERITY OF THE ECONOMIC IMPACT

The data of this study indicate that the severity of the economic impact of industrial injuries upon the worker and his family is essentially dependent upon two groups of factors. The first of these concern the adequacy of benefits and the certainty of benefit payments. The second relate to the economic adjustment of the injured worker and his family.

Provisions of the Texas Law

The adequacy of benefits and the certainty of benefit payments are ultimately contingent upon the provisions of the Texas Employers' Liability and Workmen's Compensation Insurance Law. For this reason, an examination of the framework of the act is necessary before proceeding to an analysis of the primary factors affecting the severity of the economic impact of industrial injuries.

Coverage of the Act

Not all Texas workers are covered by the Texas compensation law. The act requires, in effect, that employers of three or more workers purchase compensation insurance from private insurance companies who operate within the

framework of the state law. Excluded from this legal requirement are domestic servants, farm and ranch laborers, and "the employees of any person, firm or corporation operating any steam, electric, street or interurban railway as common carrier."¹

Types of Benefits

The covered workers are entitled to receive both medical and cash benefits. The nature of these benefits constitute a decisive aspect of the workmen's compensation system.

Medical benefits.--Medical benefits are available immediately upon injury and during the first four weeks of incapacity. These benefits consist of "reasonable medical aid, nursing, hospital services, and medicines."² If medical treatment is not furnished by the insurance company, the injured worker may secure his own physician. The cost of this service is paid by the insurance company.

This study revealed that most insurance companies furnished medical care during the first four weeks of incapacity, but the reasonableness of such care was questionable in certain instances.³

¹Employers' Liability and Workmen's Compensation Insurance Law, Title 130, Revised Civil Statutes of Texas, 1925, Part 1, Article 8306, Section 2.

²Ibid., Section 7. Underlining inserted.

³See pp. 21-24.

Additional periods of medical attention and nursing may be extended weekly if the attending physician believes such action to be necessary and if he so certifies to the Industrial Accident Board each week. This medical care may not exceed ninety-one days from the date of the injury.

After the first four weeks of continuous total incapacity requiring confinement to a hospital, further hospital services are provided "as may be deemed necessary."⁴ The attending doctor must recommend the extension each week to the Industrial Accident Board. These medical services may not extend beyond one hundred eighty days from the day of the injury. Moreover, these additional hospital services are "not . . . held to include any obligation on the part of the . . . [insurance company] . . . to pay for the medical, nursing, or surgical services not ordinarily provided by hospitals as a part of their services."⁵

The Industrial Accident Board may order a change of physicians if evidence can be provided to show that the insurance company doctor is endangering or impairing the "life, health, or recovery of the employee."⁶

⁴Employers' Liability and Workmen's Compensation Insurance Law, op. cit.

⁵Ibid.

⁶Ibid., Section 7a.

Cash benefits.--The amount of the cash benefits paid to injured workers may not exceed 60 per cent of the worker's average weekly wage, but rarely are they that high.⁷ The law provides that this compensation shall be paid for the duration of the worker's incapacity, but there are three limitations to this provision.

First, no cash benefits are paid for an injury which does not incapacitate the worker for a period of at least one week. Compensation begins to accumulate on the eighth day after the injury. If the incapacity continues for a period of four weeks or longer, compensation is computed from the date of the injury.

Second, the duration of benefits may not exceed certain specified limits. Death benefits are paid no longer than 360 weeks, and total incapacity benefits are provided for no more than 401 weeks. The act states that the partially disabled worker shall receive 60 per cent of the difference between his pre-injury and his post-injury average weekly wage for no longer than 300 weeks. When the worker receives cash benefits for both total and partial incapacity, the payments may not extend beyond 401 weeks. In addition to these qualifications, the law contains a schedule of specific injuries and their corresponding time restrictions.

Third, the maximum amount of weekly compensation paid under the law is twenty-five dollars. When first enacted in

⁷see p. 27.

1917, the Texas act limited the maximum weekly compensation to twenty dollars. In 1947 this maximum increased to its present level.

Adequacy of Benefits

An indispensable requirement for any successfully operating workmen's compensation system is to provide benefits sufficient to prevent economic privation. The fact that thirty-six persons interviewed indicated that they underwent some degree of economic hardship as a consequence of inadequate benefits is therefore quite significant.

Medical Benefits

One of the major purposes of workmen's compensation is to restore the injured worker to his pre-injury physical condition insofar as this is possible. For this reason the adequacy of medical benefits is measured largely in terms of the quality of medical care, the duration of benefits, and the inclusiveness of benefits.

Quality of medical care.--The quality of medical care may be questioned in any circumstance if physicians frequently make incorrect diagnoses. In eight of the forty cases of this study the insurance company doctor declared that the worker had recovered from the accident before this was true. This action of the physicians may be due to their desire to minimize the medical and hospital costs for the insurance companies.

Illustrative of this is the case of a forty-nine-year-old waitress who was employed in a Dallas coffee shop. She was carrying a pan of rolls into the kitchen when she slipped and fell on her back causing serious injuries.

Two months after the accident, the attending physician, in a letter to the Industrial Accident Board, stated that she had recovered sufficiently to return to work. This statement was accepted as valid by the Board, and the woman's cash and medical benefits were terminated. The claimant returned to work for three or four days, but she was unable to continue because of the pain in her back.

Shortly thereafter she returned to the doctor for narcotics and additional treatment. The woman was still in his constant care at the time of the interview, although the doctor had made no attempt to amend his former position. Officially he claimed that the condition of her back was the result of "poor posture."

Nine months after the accident the woman was still unable to return to regular employment, despite the fact that she had held infrequent baby-sitting jobs. At that time she was experiencing pain in both her back and her left shoulder. In addition her left wrist and hand had become slightly stiff. She also said that the accident caused a constant blurred and spotted condition in her eyesight. This disorder had not been accompanied by any pain, but glasses were required to partially correct the defect.

The following case is somewhat different as the doctor either made an incorrect diagnosis or wilfully committed malpractice.

During her work at an envelope company, a forty-four-year-old married woman caught her hand between the rollers of a printing press severing the nerves and tendons in the index finger of her right hand.

Her treatment at the hands of an insurance company doctor consisted of "minor first aid and a splint." After the splint had been permanently removed, the injured finger began to shrivel. After consulting insurance officials, the woman went to a second doctor recommended by them. He stated that nothing could be done to alleviate her condition. At this time the insurance company was eagerly seeking a settlement and advised against obtaining the services of another doctor. Nevertheless, the woman secured a doctor of her own choice. In diagnosing the injury, he said that the condition of her finger could have been prevented if it had not been improperly treated. At that time there was nothing to do but to allow the finger to continue to shrivel or to have it fused. The woman elected the "lesser of two evils" by having it fused.

The following comments of other interviewees do not contain specific instances of malpractice, but they do suggest that the medical care of the workmen's compensation

system did not measure up to the highest medical standards in all cases.

A forty-year-old married man with three children who received an injury to his neck and shoulder reported, "They weren't giving me any real treatments. All they were doing was just giving heat treatments and aspirin. I could get that at home."

A fifty-three-year-old male with a serious back injury said:

The insurance company doctor wasn't giving me any treatments. All he did was make me lie down on a couple of boards. They really don't do anything for you. I went to my own doctor and he helped me.

A thirty-year-old female who was married and had two children reported, "I didn't like that old horse doctor. He really wasn't doing any good."

Duration of medical benefits.--Implicit in the previous discussion is the fact that a faulty diagnosis causes premature termination of benefits, but this was not the only factor which caused the duration of medical benefits to be insufficient.

The inherent nature of some injuries was such that the latent physical damage was not manifested until the final release had been signed. Thus, in three cases the injured worker signed the release assuming that his health had been permanently restored. At a later date he was suddenly confronted with a partially incapacitating injury stemming

from the original injury. As the insurance company had been released from all obligations, medical costs had to be borne solely by the worker. Essentially the same effects resulted where relapses occurred after the release had been transacted.

An example of this is found in the case of a forty-three-year-old photograph finisher. The claimant slipped on the wet floor of a dark room and fell, fracturing her pelvis.

After a convalescence period of three months, the woman released the insurance company fully confident that she was totally recovered, but several months later she developed a limp. At the time of the interview, she felt that she signed the release "too soon." She said, "I would have never of done it if I knew I was going to be crippled like this."

In two injuries of an extensive nature, the time limits established by the workmen's compensation law were deficient because they did not permit complete recovery.

The case of a fifty-three-year-old mechanic is illustrative of this inadequacy. While he was working for a construction company he received a broken back when a drag-line struck him.

After ninety-one days, the attending doctor officially released him as being able to do "light work." This terminated the man's cash benefits as well as his medical benefits. The worker telephoned the construction company and requested that he be allowed to work under such restricted

conditions. Because the company was engaged solely in heavy construction, "there just wasn't any light work to be done."

Since that date, he spent about \$100 for prescriptions and treatments. Because these infrequent treatments were not adequate, he was still unemployed nine months after the accident.

At the time of the interview he was unable to afford the cost of medical care more frequently, and therefore he had been taking six to eight aspirin a day to alleviate the pain in his back.

Inclusiveness of medical benefits.--In thirty-eight cases the insurance company paid all medical costs for the initial specified period or until these benefits were terminated for one reason or another. Exceptions to this general practice involved persons who paid for drugs, prescriptions, or appliances but did not report these expenditures.

This does not imply that medical benefits of workmen's compensation paid all medical costs for, as has been discussed, there were workers who had need for medical benefits beyond the specified length of time and others whose benefits were terminated prematurely.⁸

Cash Benefits

One purpose of workmen's compensation is to remunerate either the worker or his dependents for both immediate and

⁸See pp. 21-26.

future loss of wages. Therefore, the adequacy of cash benefits is contingent upon two major factors. The first of these factors concerns the amount of weekly compensation payments. The second relates to the duration of compensation benefits.

Amount of compensation payments.--This study disclosed that the maximum weekly payment was simply inadequate. Because weekly compensation payments may not exceed twenty-five dollars, the average injured worker received a weekly compensation check equivalent to about one-third his former wage. In some cases this proportion was even less.

As the average weekly wage of interviewed workers was seventy-four dollars, the limited compensation of twenty-five dollars was only 33.7 per cent of the average weekly wage. This falls far below the maximum 60 per cent of the worker's average weekly wage which is provided by law. Only five of the forty workers included in this study received 60 per cent of their average weekly wage.

In thirty-six cases some degree of economic hardship resulted from this inadequacy of the act. To indicate all the effects of this is impossible, but the two cases which follow present valid representations of the effects which occurred under the act.

The first case concerns a thirty-year-old truck driver who was incapacitated four months after a piece of furniture fell on his left leg scraping the flesh from the bone.

In meeting the resulting crisis, the family discontinued all spending which was not essential. The only exception occurred during Easter when some clothing was purchased for their three young children with a tax refund. Despite this extreme reduction in expenditures, the family exhausted their savings of \$500. The wife vividly testified to the inadequacy of the weekly compensation checks when she said, "Twenty-five dollars don't hardly buy groceries, and we didn't buy any clothes or anything."

During this time, fellow employees contributed fifty dollars to the family. This effort can be appreciated only in the wife's words: "I could hug every man to death. It helped out so much." These efforts were not enough to prevent the family from being compelled to return their deep freeze to the store. This relieved their monthly time payments somewhat, although payments on an automobile and a home continued to prove difficult to fulfill.

The second case of this nature involves a man of forty-seven and his wife. As a plumber employed by an aircraft corporation, he suffered a broken cartilage in his right knee.

This family owned their home, but they were still forced to "just quit spending." They used the weekly insurance money to pay their utility bill and to buy a small amount of groceries. In addition, they spent their savings of \$100

during the two-month period when the husband was incapacitated.

Nevertheless, the family had to eat the canned goods which the wife had prepared the previous summer and the eggs from the chickens which they raised. Naturally they had to buy chicken feed, but this was less costly than purchasing meat.

At the time of the accident, the husband had been negotiating to buy a new car, but these plans were quickly abandoned.

Duration of compensation payments.--As both medical and cash benefits are terminated prematurely through faulty diagnosis, much of the discussion concerning the duration of medical benefits is also applicable to the duration of cash payments.⁹ Other evidence of premature termination of cash benefits was uncovered in ten cases interviewed.

One case of this nature involves a fifty-three-year-old married man. As a laborer for a construction company he received a major back injury when a stack of pipe, on which he was standing, collapsed.

The injured worker promptly received his weekly compensation check of twenty-five dollars for three or four weeks, but after this period payments ceased. The worker attempted to discover the reason for this termination, but he failed to obtain any information.

⁹See pp. 24-26.

He therefore consulted a lawyer regarding this matter. No legal action was taken at that time, but the lawyer stated that he would investigate the circumstances. Within a few weeks, the weekly compensation payments were resumed.

The claimant did not know what action the lawyer had taken, but a reasonable assumption would be that he either contacted the insurance company which was delinquent in their payments or that he notified the Industrial Accident Board which took corrective action.

Nevertheless, the worker received only three or four additional payments before they again ceased. At this time the injured worker perceived that he would not receive his rightful compensation without legal action. He therefore secured the lawyer and sued for \$5,000. An agreed judgment was obtained in the courts for \$3,000.

In seven cases where the duration of cash benefits was either terminated prematurely or was inadequate, the worker was compelled by economic necessity to return to work before he had fully recuperated.

The former case offers an example of this. At the time of the interview, one year after the accident, the man's health had not been fully restored. Although he daily returned from work with extreme pain in his back, he continued to work because he could not afford to relinquish his employment long enough to completely recover.

As workers were generally unfamiliar with the procedures of the Industrial Accident Board and with their rights under the law, they often assumed that payments represented voluntary provisions made by a benevolent employer with a private disability insurance company. Many workers did not even know that they were being paid under a state law. Because this ignorance of the law was prevalent, termination of payments was frequently regarded as an event for which there was no corrective action.

Certainty of Benefit Payments

In this study the certainty of benefit payments was primarily dependent upon the actions of the employer and of the insurance company. The importance of the certainty of benefit payments lies in the fact that if the injured worker does not receive benefits to which he is legally entitled, the compensation system is rendered useless, even though the amount of benefits may be adequate per se.

Actions of the Employer

The actions of the employer in the compensation system are crucial. If the employer is opposed or indifferent to the compensation claim of the worker, he may follow any one of three possible lines of action. First, he may report the details of the injury to the Industrial Accident Board in such a manner as to prejudice the Board against the worker. Second, he may completely fail to report the accident.

Third, he may report the injury to the insurance company alone. In such an instance the insurance company may exercise its discretion in reporting the injury to the Industrial Accident Board.

Failure to report properly.--None of the workers who were interviewed explicitly indicated that their employer failed to report their injury, although two workers stated that they had never received benefits to which they were entitled. From the narration of these two workers during the interview, the conclusion that these cases represented faulty reporting procedure was evident.

When the accident is not properly reported, the worker can legally report the accident himself, but, as has been pointed out, most of the persons interviewed were without knowledge of their rights under the law.¹⁰ These two cases were no exception, and the statutory six-month period for reporting expired before the worker learned of this right.

One of these cases concerns a thirty-one-year-old man with a wife and two dependent children.

While tying sheets of glass on a truck his right hand slipped, cutting the tendon. This accident resulted in the partial loss of use of his thumb.

There were strong indications that the glass company merely reported the accident to the insurance company because the worker received no cash benefits, although he was disabled for three weeks. Actually the incapacity extended for a

¹⁰ See p. 31.

longer period of time, but the company allowed the worker to return to work while his hand was still in a cast. During this period he received his regular weekly wage, although he merely performed odd jobs. If this action had not been taken, conditions would have been much worse for this worker and his family.

Before he returned to work, the husband talked to an insurance official regarding his failure to receive his weekly compensation payments, but no action was taken. After returning to his job, he again conferred with the insurance official concerning a settlement for the partial loss of use of his thumb. At this time the official stated that he would notify the worker shortly and make further necessary arrangements. Seven months later, the worker had not yet received any confirmation. During this period, he made several efforts to discover what progress was being made, but he could receive no information from either his employer or the insurance company.

He had little knowledge of the law, but he felt that if the employer had presented his position to the insurance company, he would have received both his weekly payments and a final settlement. His point is well taken when he said, "It's not much good having insurance when it doesn't pay off, and you can't find out anything about it."

Supplement of insurance payments.--If the employer is sympathetic to the worker's claim, he may not only facilitate

processing, but also inform the worker of his rights. He may even supplement the compulsory insurance with enough voluntary coverage to provide payments equivalent to the worker's regular weekly wage.

This course of action was adopted in four cases included in this study. The following case testifies that immense gratitude is generated toward the employer when such action is taken.

A fifty-eight-year-old mill man caught his left hand in a moving belt resulting in a seriously lacerated condition. Although he was incapacitated for only two weeks, this could have resulted in serious financial difficulties because the man had a wife and two dependent adolescents to support.

During this period he was paid his regular weekly wage, including the overtime pay which he would have received. In addition, he received a final settlement of \$250 without any difficulty. As a result of these actions the family experienced no economic hardship. The worker had been employed with the company for eleven years, and this benevolent action may have been partially because of this fact.

In discussing how he felt about the compensation system, the man said that he "had absolutely no kicks coming." He stated that he could have sued the company for a larger final settlement, but he felt that his employer had treated him with extreme fairness.

Actions of the Insurance Company

The actions of the insurance company concerning benefits have been previously discussed in connection with the premature termination of benefits.¹¹ The insurance companies also played a major role in determining benefits through their treatment of court and compromise settlements.

Compromise settlements.--Insurance companies exploited the economic necessity of claimants in reaching compromise settlements in some cases covered by this study.

In two cases, attempts were made by the insurance company to persuade the claimant to sign a compromise settlement before he was fully recovered, although the rules of the Industrial Accident Board provide that "in no instance will the Board approve a compromise until the insurance company proves to the satisfaction of the Board that the claimant has reached maximum recovery . . ."¹²

In the same number of cases, the insurance company attempted to induce the injured worker to waive all future claims to compensation by signing the release unknowingly. These cases involved semiliterate claimants who were entirely ignorant of the law.

¹¹See pp. 21-24, 29-31.

¹²Employers' Liability and Workmen's Compensation Insurance Law, p. 66.

An example of such a compromise concerns a fifty-five-year-old Negro laborer who received a bilateral hernia while attempting to lift a heavy drum of water.

Although the Negro had been injured for some time, he continued to work for economic reasons until the pain became so great that he was physically unable to remain on the job. At that time he went to the insurance company doctor for an examination and to claim compensation. However, the doctor stated that he was not disabled. He told the worker, "You've been working with it [the hernia] and you can continue to work with it."

Despite the fact that the worker was not incapacitated in the doctor's opinion, and therefore not entitled to compensation, he was visited shortly thereafter by lawyers for the insurance company who desired to settle for \$500. They presented him with a number of papers which they wanted him to sign in order that "he could have his operation done." Ignoring the lawyers' protests, the man took the papers to his white and Negro friends. Acting upon their advice, he refused to sign the settlement at the next meeting with the lawyers. After he announced his decision, he was curtly informed, "We've done all we can do for you." The insurance company made no further effort to provide any compensation benefits.

The pain soon became so intense that the man could do nothing but lie in bed. Fortunately a friend suggested that

he consult a lawyer concerning the possibilities of legal action. He telephoned a lawyer who asked him to come to his office and provide the necessary details. The worker did as requested, but when he reached the lawyer's office, he was physically unable to climb the stairs. The lawyer later contacted the worker at his home. This was the only meeting with the lawyer, but an agreed judgment for \$1,000 was quickly obtained in court.

Of this total sum, the man had to pay his lawyer \$100. The operation required \$700, and \$135 was spent for hospital expenses. After paying other bills which he had previously accumulated, the worker retained about \$50. He was still unable to return to work immediately because he required a recovery period of three months. As this \$50 sum was the complete source of income during this period, he existed primarily on the aid of white and Negro friends who brought him food and other necessities.

In one other instance, wilful violation of the compensation act contributed to a compromise settlement which was injurious to the worker's welfare. This was the case of a thirty-year-old test operator for a radio company.

In the course of her work the operator was required to push heavy radio units. This constant pressure caused cysts to develop on both of her wrists; however, there was an intervening period of six months between the development of the first and second cyst. During this time her employer

obtained a policy with a different insurance company. These circumstances resulted in many difficulties for the injured woman when she attempted to reach a settlement in order to undergo an operation.

The insurance company which had been liable when the first injury developed settled for \$350. This sum was payment for one-half the estimated cost of doctor and hospital services and for the first four weeks of the estimated period of incapacity. The second insurance company refused to recognize their obligation to pay half the estimated expenses claiming that the woman had received full settlement from the first insurance company.

Despite this adverse turn of events, the woman underwent her operation. The costs included \$100 for a doctor and \$208 for hospital care.

Shortly after her personal savings had been exhausted during her recovery period, the woman attempted to persuade the second insurance company to pay their obligation. The company refused, although they did agree to pay compensation beyond the four week period after she returned to work.

In all probability this policy was adopted as an effort to appease the woman so that legal action would not be taken. At the same time, this may have been an effort to force the woman to return to work prematurely, thereby reducing the insurance company's financial responsibility.

During this period, the woman had both hands in casts and was unable to care for herself and her two small children. The services of an attendant were therefore necessary. The cost of these services amounted to twenty dollars a week and groceries. The woman was able to maintain this helper only because she was allowed to pay the expenses two months later.

When the lady returned to work, she was transferred from her highly skilled testing position to a boring job which did not utilize her special capacities. She felt that the insurance company had demanded such action. Eventually this led her to quit the job. When she left, her employer would not provide recommendations for a skilled job of the same nature.

Court settlements.--The court settlement became a major factor in the worker's welfare when judgment was sought because compensation benefits were prematurely terminated. Here again the actions of the insurance company played a dominant role in determining remuneration.

Of the four cases in this study which were carried to the courts for judgment, only one case reached a jury. The other three cases were settled by agreed judgment. In this process the claimant's lawyers and the lawyers for the insurance company reach an agreement which is approved by the court. All other legal procedures are waived by both parties.

The data of this study indicate that this method was employed when the insurance company foresaw that a jury

would decide in the claimant's favor. They could therefore reduce their financial liabilities by proposing to an agreed judgment for a sum less than the estimated award of the jury. Because workers were generally in immediate need of the settlement to meet their accumulated liabilities, they accepted this proposal rather than extend litigation.

The case which was presented to the jury involved a thirty-eight-year-old truck driver employed by a linen service company. This worker received a back injury when his foot slipped while throwing a seventy-pound sack of linen on top of a truck.

He attempted to return to work the following day, although his back was quite painful, but he was unable to perform his job and was forced to return to his home during the day. After several days, the worker telephoned the company and inquired if some job were available which he might perform without hurting his back. The company replied, "Either do this or else."

At this time the worker conferred with the insurance company doctor to claim compensation. After the doctor diagnosed the case he stated that the worker was "born with a bad back" and that his condition was not the result of the accident. Later the worker talked with officials of the insurance company, but they said, "We don't owe you a damned thing." Thereafter they refused to take any steps toward providing compensation benefits.

The man had no desire to take legal action because he was anticipating a better job with the company. As he "had to have some income," he obtained temporary employment as a car messenger for a telegraph company. The condition of his back became progressively worse, and he was forced to relinquish this employment and to seek the services of a lawyer.

When interviewed, the man said that he did not sue "properly." He felt that he did the "wrong thing" by continually attempting to work. He stated that he could have received a large settlement in court if he had stayed at home. He was merely attempting to do what was "best," but he felt that the jury thought he was capable of working. Fourteen months after the accident the man was still experiencing dizziness and wearing a brace. At the time of the interview, he had been unable to work for two days as a result of these conditions.

After the court decision, the man complained that "the whole thing looked cut and dried as if it were all planned." He said "it looked funny" when most of the men on the jury were employers. As he pointed out, "They sure weren't going to take the side of the common man when they had men working under them." The worker believed that his was partially the result of the fact that he did not know exactly what to do when he decided to sue. Therefore, he merely gave the details of the injury to a lawyer who handled the case in his own way.

The court awarded the worker \$1,200. After paying the lawyer \$400 and the doctor and hospital bills of \$500, only \$300 remained. This sum was expended in paying for other accumulated bills. This worker's court experiences are summarized in his statement, "By the time I got through, it didn't really pay me to go to court with all the costs and everything."

Adjustment of the Individual and Family

The economic adjustment of the individual and family to the economic impact of industrial injuries was largely dependent upon three factors. The first of these concerned the amount of income reduction, the second related to the assets of the individual and family, and the third pertained to their liabilities.

Reduction in Income

Reduced income not only contributed to the initial economic impact of the industrial injury but also influenced the subsequent adjustment of the injured worker and his family.

Length of waiting period.--First there was a waiting period which varied from one to four or five weeks. The length of the period depended upon the quickness of the employer in reporting the injury to the insurance company and to the Industrial Accident Board; the punctuality of the insurance company in beginning payments and the promptness

of the Board in notifying delinquent insurance companies of their obligations and in hearing compensation claims also entered in.

Increase in expenditures.--Any increases in expenditures resulting from the injury were similar in effect to income reduction. As the insurance company usually paid only the initial medical and hospital costs, the family had to bear additional costs which were connected with the hospital or home confinement.¹³ In three cases these personal outlays included expenditures for transportation, baby-sitters, and attendants. These items may seem like minor expenditures to the casual observer, but such costs assumed large proportions during these critical periods.

Relinquishment of supplementary employment.--In four cases the wife's earning capacity set a lower limit to the family's subsistence.¹⁴ On the other hand, when both husband and wife were working, the economic impact was sometimes doubled. In two instances in which the husband was injured, the wife was forced to relinquish her employment to care for the husband during his incapacity.

Reduction in employability.--In twelve cases the initial total disability period was followed by a longer period of partial disability. In four cases the disability became permanent. Partial disability may be defined as some

¹³See p. 26.

¹⁴See p. 52.

definite percentage of total disability, but in five cases included in this study, reduction in employability constituted a partial disability which is officially unrecognized. As a result two workers unsuccessfully sought to secure employment over an extended period after their compensation had ceased and they were willing and able to work.

An example of this was discovered in the case of a twenty-three-year-old repair helper for a cement company. While providing for his wife and two infant daughters, he fell twenty feet from a ladder which slipped from under him. The accident was entirely the result of the fact that the ladder lacked rubber safety heels. This fall caused a fractured heel and ruptured knee cartilage.

During the six months he was disabled he received compensation payments which amounted to \$600. Moreover, he obtained a final lump sum settlement of \$700 shortly after he returned to work. Thus, the total compensation received amounted to \$1,300. This was nearly equivalent to the worker's wage loss for this period.

The weekly compensation "just paid for gas, lights, and other things needed real bad." During the interview the husband said, "Often times we just didn't have enough money to buy milk for the baby." This couple was fortunate in receiving aid from the husband's mother and father. In addition, they were successful in securing enough credit

from their grocery store to supply them with food during the husband's disability.

When the husband returned to work he was unable to bend his knee, and his foot was very sensitive. He therefore applied for another job for which he was qualified. This job would have allowed him to rest his foot and leg a greater period of time. The company approved this change, and he reported for his first day of training. A series of unusual circumstances arose, and he was required to climb ladders four or five times. The worker's knee was unable to endure the strain, and he was forced to stop before he had completed his day of training. After he failed to obtain this job, he was placed in the common labor force. As a result, he also suffered a five dollar pay loss each week.

At the time of the interview, the worker had made other attempts to find a job within the company which would have been more suitable. The company had made no effort to aid him in these attempts. In fact, when he reapplied for a different job they said, "We gave you one chance, and you couldn't make that. You can't make this one either." They refused his application. During the interview he complained, "How do they know until you try out?"

Another case which demonstrates this reduction in employment efficiency concerns a thirty-one-year-old man

with a wife and two children. As a beef boner for a packing company he cut the nerves in his left wrist when his knife slipped.

After three months of incapacity, he attempted to return to his former employment; however, he was unable to grip the knife. He was thus forced to quit a "good-paying job" of seventy-five dollars a week. At the time of the interview, he had entered business with his brother-in-law.

In three cases the worker returned to his former employment only to be fired several days later. Employers may have taken this action in order to avoid the possibility of increased insurance rates, or the worker may have been unable to perform his job with sufficient ability as a result of the injury.

Illustrative of this is the case of a twenty-two-year-old power brake operator. He was working for an aircraft corporation when he suffered the loss of the end of his middle finger. When interviewed, he felt that he "got a real dirty deal" because he was fired "without reason" after he returned to work.

Reduction in earnings.--In six cases partial disability resulted in permanently reduced earnings in post-injury employment. An example of this is a forty-year-old lumber yard worker who had four fingers of his left hand severed while operating a saw.

As compensation for this accident, the man received a compromise settlement of \$2,200. Both the man and his wife desired to return to a farm setting; therefore they bought a small farm and some cattle in eastern Oklahoma with the compensation money. The family soon lost this farm through poor management and drouth conditions, and they returned to Dallas.

The doctor had advised the man not to return to work for six months, but the economic necessity of the situation forced him to take a job as a truck driver for a lumber company. At the time of the interview he was earning fifty dollars a week as compared with his pre-injury wage of one hundred dollars a week.

Assets of the Individual and Family

The assets of the individual and family existing at the time of the accident emerged as a salient factor affecting the ability of workers and their families to absorb the economic impact of industrial injuries.

Savings.--The results of this study indicate that savings were always utilized to some extent. Only in cases where the employer supplemented compulsory insurance payments were families not forced to use some of their savings.

Quite typical of this is the case involving a thirty-four-year-old truck driver with a wife and dependent daughter.

In the process of straightening a tow line, he injured his back in Electra, Texas. Further difficulties and

complications were acquired when he was required to drive his truck back to Dallas.

During the four months he was disabled, the family exhausted their savings of \$200. In addition, they acquired a large debt for items which they were buying on the installment plan. The wife said that they did not lose these purchases only because the store allowed them to become delinquent in their payments. The house rent was also several months due at the time of the interview.

When the accident occurred, they were planning to buy new living room furniture. Eleven months after that date the family had not made any new purchases and were still forced "to let some bill go every week." The contributions of fellow employees were not enough to alleviate these liabilities to any great extent.

This inability to recover financially from the accident was partially the result of the fact that the worker had experienced an income reduction of forty dollars a week. In addition, he was still under the care of a doctor, although he was no longer receiving medical benefits. Therefore, considerable medical expenses were also incurred. Economic necessity demanded that the worker return to work despite the fact that his back was not healed. The company therefore limited his driving to local routes. Because his weekly pay was determined by mileage, this reduced his income.

When interviewed, the man felt that the company was merely employing him because they felt an obligation to care for him. He believed that the company would eventually fire him because he was no longer able to perform his work.

In five instances involving younger workers disability resulted in severe economic hardship. These workers' families did not have the financial resources to meet the crisis. In addition, future plans were sometimes radically altered or eliminated.

An example of this is a twenty-six-year-old man with a wife and two young children. As a retail route man for a dairy company, he received a permanent back injury in the process of lifting several milk cases.

During his period of total incapacity, the family became delinquent in their automobile and house payments. The twenty-five dollar weekly compensation payments were spent in buying groceries, but this amount was insufficient to meet their needs. As a result, a large grocery bill was also acquired. In an effort to meet these financial obligations, the worker borrowed one hundred dollars. Fellow employees also contributed financially during this period. Despite these efforts, the family was still delinquent in both automobile and house payments eleven months after the accident, and they did not know when they would be able to pay them.

The injury affected the man's work considerably, and he had to be extremely cautious when lifting objects. He was somewhat worried at the time of the interview about the family's financial standing and feared that he would be unable to hold his job much longer.

Aid of fellow workers and relatives.--In three cases fellow workers made contributions to aid the injured worker and his family during his incapacity.

Aid was also received from relatives in six instances. This was especially true in the cases of single men and women. The following two cases show this form of adjustment, although the circumstances were somewhat different.

The first case involves a sixty-two-year-old single male. While working as a night watchman he received a hernia in the process of moving a drum of liquid soap.

After his operation, he went to his sister's home in Oklahoma and stayed with her during his recovery period. This man managed quite well because he obtained a lump sum settlement which paid for his operation, and he received some income from a rented duplex.

At the time of the interview, his injury did not interfere with his job as manual labor was not generally required. He was planning to retire on a company pension in a few years, and he seemed to have no real ill effects from the injury.

The second case of this nature concerns a thirty-four-year-old divorced male. He seriously injured his back working as an electrician. The accident occurred as he was attempting to pull a wire through a tube; the wire broke suddenly causing him to fall on his back.

During the interview the man said that "it would have been pretty rough if I hadn't been able to fall back on my parents," although he was incapacitated for only one month and received a final settlement of about \$325. This was primarily the result of the fact that he was required to maintain heavy financial obligations in the form of child-support payments at that time. When interviewed, his back was quite painful, but he refused to consult a doctor because of the prohibitive cost.

Personal insurance.--In one case personally purchased disability insurance helped to cushion the effects of the industrial injury. The example of this was a forty-nine-year-old construction foreman who suffered a crushed heel. The injury was further complicated by a gangrenous condition. As a result he was incapacitated for a period of seven months. Twelve months after the accident, he had been unable to work for three weeks as a result of the injury's ill effects. It appeared as if the man would be totally disabled in the future.

The worker was fortunate to have purchased private insurance which paid twenty-five dollars a week during his

disability. He therefore received a total of fifty dollars a week during the seven-month period, but this was a meager amount compared to his \$100 weekly wage. The inadequacy of amount in meeting the needs of the five members of the family was shown by the fact that they were forced to use \$500 of their savings.

Two sources of income.--When there were two wage earners at the time of the injury, the economic shock was sometimes found to be less severe. As all families tended to live up to the limits of their income, two pay checks did not prevent the financial shock from being substantial, although in four cases a lower limit was set to the family's subsistence by the existence of the wife's supplementary income.¹⁵

An example of the wife's earnings serving as an economic cushion was found in the case of a thirty-five-year-old foreman employed at a coil spring company. He suffered the partial loss of his little finger when he was feeding a thin wire into a lathe. A loop in the wire caught around his finger severing it.

The man's incapacity extended for a period of three months, and, in his words, he would have "starved to death" if his wife had not been working. This situation was partially the result of the fact that he received a final settlement of only \$250 after he returned to work.

Employment of wife.--In three cases post-accident employment of the injured worker's wife constituted a method

¹⁵See p. 43.

of trying to replace the lost earnings of the worker; however, in five additional cases in which employment was desired, the presence of young children or the necessity of caring for the injured worker served as a prohibitive factor. In one instance the wife performed minor jobs within the home when she could not take outside employment.

The difficulties of this method of adjustment are shown in the case of a forty-three-year-old male. He was working for a cement contractor when he injured his back and hip necessitating a hospitalization period of two months.

During this time his wife became employed, earning about twenty-five dollars a week. Their two sons were left to manage for themselves until the wife returned from work each day. This effort did not help the financial condition of the family much as the wife had to spend a great portion of her time at the hospital. When the wife broke her hand, this effort to supplement the family's income ended.

Liabilities of the Individual and Family

This study indicated that the capacity to bear the economic impact of industrial injuries was also largely dependent upon the liabilities of the injured worker and his family.

Age.--In three cases involving older workers, post-injury employment was quite difficult to obtain, or the

worker had poor recuperative powers. This is demonstrated in the case of a fifty-four-year-old mechanic who received a broken hip while working for a motor company.

At the time of the interview, eleven months after the accident, he had been hospitalized for a period of 102 days and was still on crutches. He "hoped" that he would be able to return to work within another five or six months. His condition resulted in a fear of a fall and a despondent attitude regarding future employment. When interviewed he moved about on crutches with extreme caution.

In an effort to weather this critical period the family spent most of their savings and were forced to borrow heavily. At the time of the injury, the wife was working, but she was forced to relinquish her employment to care for the worker during his recovery. She attempted to return to work during the Christmas holidays, but the husband became so despondent that she was again forced to cease working.

Married status.--Economic adjustment was generally more difficult for married persons than for single men and women. The economic liability of supporting a wife and children depended to a great extent on the number and age of the children. The severity of economic impact was directly related to the number of dependent children, and inversely correlated with their age. As previously noted, however,

married status did help to cushion the economic impact of industrial injuries in some cases where the wife was employed.

Instalment buying.--Instalment buying presented a financial liability among six families. In three cases this necessitated returning the article to the store. Where this was not the case, serious economic privation sometimes resulted in an effort to meet the payments. Thus home ownership was a great asset if payments had been completed, but where payments were continuing there was the fear that existing equity would be lost through inability to meet payments.

Summarization of the Severity of the Economic Impact ✓

The data of this study indicate that severity of the economic impact of industrial injuries upon the worker and his family is largely dependent upon the adequacy of compensation benefits, the certainty of compensation payments, and the economic adjustment of the individual and his family to the emergency.

Adequacy of Benefits

The purpose of workmen's compensation is twofold.

Medical benefits aim at restoring the injured worker to his pre-injury physical condition insofar as this is possible, and therefore the adequacy of these benefits is measured largely in terms of the quality of medical care, the duration

of benefits, and the inclusiveness of benefits. Cash benefits attempt to remunerate either the worker or his dependents for both immediate and future wage losses. Thus, the adequacy of these benefits is measured by the amount and duration of compensation benefit payments.

Medical benefits.--Because thirty-eight of the forty cases included in this study received all medical benefits to which they were legally entitled during the first four weeks of their incapacity, medical benefits under the Texas compensation system might seem quite adequate, but there were factors operating in these cases which tended to neutralize the importance of this fact.

First, in eight cases the insurance company doctor declared the worker recovered from the accident prematurely. This action seemed to arise from the desire of these physicians to minimize the medical and hospital costs for the insurance companies. In other instances the comments of interviewees indicated that the medical care of the workmen's compensation system did not measure up to the highest medical standards in all cases.

Second, in three cases the inherent nature of the worker's injury was such that the latent physical damage was not manifested until a relapse occurred after the final release had been signed. In these cases the worker signed the release assuming that his health had been permanently restored. At a later date, the worker was suddenly

confronted with a partial disability. As the insurance company had been released from all obligations, medical costs had to be borne entirely by the worker.

Third, in two cases where injuries were of an extensive nature, the time limits established by the compensation law were inadequate to allow the worker sufficient time for complete recovery.

Cash benefits.--This study revealed that the twenty-five dollar maximum weekly payment was entirely too low. As the average weekly wage of all cases was seventy-four dollars, the limited weekly compensation of twenty-five dollars was only 33.7 per cent of the workers' average weekly wage. Obviously this fell far below the maximum weekly compensation of 60 per cent of the average weekly wage which is provided by law. This inadequacy of the act was further emphasized by the fact that thirty-six interviewees indicated that they underwent some degree of privation as a result of the insufficient nature of cash benefits.

In addition, the observations concerning the premature termination of medical benefits by an incorrect diagnosis are applicable to this point because cash benefits are also terminated when such action occurs. Often the termination of benefits was regarded as an event for which there was no corrective action because workers were generally unfamiliar with the procedures of the Industrial Accident

Board and with their rights under the law. Many workers did not even know that they were being paid under a state law, but assumed that payments represented voluntary provisions made by a benevolent employer with a private disability insurance company.

In seven cases the injured worker was compelled by economic necessity to return to work before he was fully recuperated.

Certainty of Benefit Payments

In this study receipt of full legal benefits depended in part upon the actions of the employer and of the insurance company.

Actions of the employer.--In two cases the employer apparently violated the requirements of the compensation law by failing to report the details of the accident properly.

In four cases the employer supplemented the compulsory insurance payments with enough voluntary coverage to provide payments equivalent to the worker's customary weekly wage.

Actions of the insurance company.--The insurance company played a major role not only in the premature termination of benefits but also in determining benefits through their treatment of court and compromise settlements.

In two cases, attempts were made by the insurance company to persuade the claimant to sign a compromise settlement before he was fully recovered. This action is in direct violation of the rules of the Industrial Accident Board.

The insurance company also attempted to induce two semiliterate claimants who were entirely ignorant of the law to waive all future claims to compensation by prematurely signing a release.

Of the four cases included in this study which were carried into the courts for judgment, only one case reached a jury. The other cases were settled by agreed judgment. The data of the study indicate that this method was employed when the insurance company foresaw that a jury would decide in the claimant's favor. The company could therefore reduce its financial liabilities by proposing an agreed judgment for a sum less than the estimated award of the jury. Because workers were generally in immediate need of settlement to meet their rapidly accumulating liabilities, they accepted the company's first proposal rather than extend haggling and litigation.

Adjustment of the Individual and Family

The adjustment of the individual and the family to the economic impact of industrial injuries was further influenced by the reduction of income experienced, the assets of the individual and the family, and their liabilities.

Reduction in income.--The initial reduction of income was experienced during a waiting period which varied from one to four or five weeks. The length of the period depended upon the quickness of the employer in reporting the injury to the insurance company and to the Industrial Accident

Board, the punctuality of the insurance company in beginning payments, and the promptness of the Board in notifying delinquent insurance companies of their obligations and in hearing compensation claims.

In three cases increase in expenditures resulting from the injury assumed large proportions and was similar in effect to a reduction in income.

In two cases in the study in which the husband was injured, the wife was forced to relinquish her employment to care for the husband during his incapacity, thereby doubling the reduction in income.

Although not officially recognized, reduction in employability constituted an economic hardship in five cases. As a result of injury, two workers were forced to conduct a search for employment for an extended period after they were willing and able to work, but compensation payments had ceased. In three cases the worker returned to his former job only to be fired several days later. Employers may have taken this action to avoid the possibility of increased insurance rates, or the worker may have been unable to perform his job with sufficient efficiency as a result of the injury.

In six cases partial disability resulted in permanently reduced earnings in post-injury employment.

Assets of the individual and family.--The results of the study indicate that savings were always utilized to some

extent. Only in cases where the employer supplemented compulsory insurance payments were families not forced to use some of their savings. Often savings originally intended for other purposes were diverted to the emergency.

In three cases fellow workers of the injured person made contributions during the worker's incapacity, and in six instances aid was received from relatives. The latter was especially true in the case of single men and women.

In only one case were the effects of the industrial injury cushioned by personally purchased disability insurance.

When there were two wage earners at the time of the injury, the economic shock was in four cases found to be less severe. Nevertheless, as all families tended to live up to the limits of their income, two pay checks did not prevent the financial shock from being substantial.

In three cases post-accident employment of the injured worker's wife constituted an attempt to replace the lost earnings of the worker; however, in five cases where employment was desired, the presence of young children or the necessity of caring for the injured worker served as a prohibitive factor. In one instance the wife performed minor jobs within the home when she could not take outside employment.

Liabilities of the individual and family.--In three cases involving older workers, post-injury employment was

quite difficult to obtain or the worker had poor recuperative powers.

Economic adjustment was generally more difficult for married persons than for single men and women except when the families received more than one pay check. The economic liability of supporting a wife and children generally depended upon the number and age of the children. The economic impact became greater as the number of dependent children increased and as their ages decreased.

Instalment buying presented a major financial liability among six families. In three cases this necessitated returning the article to the store. Where this was not the case, serious economic privation sometimes resulted in an effort to meet the payments.

CHAPTER III

SEVERITY OF THE PSYCHOSOCIAL IMPACT

The impact of industrial injuries does not exist solely on the economic level. The economic aspects of workmen's compensation are merely a segment of the total social environment, and therefore whatever occurs on the economic level also has some effect on the psychosocial stratum.¹ The human personality does not separate the impact of any crisis into categories as has been done in this study for the purpose of analysis. The severity of the psychosocial impact in this area, therefore, depends not only upon the extent of the physical damage but also upon the severity of the economic impact and other social influences.

In this connection, James F. Garrett states:

The area of adjustment to disability is a fertile one for opinion. In most cases, there is little basis for the opinions we have because as yet relatively² little basic research has been done in this field.

¹When the phrase "psychological and social" is used, there is a tendency to separate the influences of these two factors into exclusive categories. For this reason, the term "psychosocial" was employed in this study to emphasize the mutual effect of psychological and social factors upon the worker's attitudes.

²Wilma Donahue, James Rae, Jr., and Roger B. Berry, editors, Rehabilitation of the Older Worker, p. 63. In 1951 James F. Garrett was Chief of the Psycho-Social and Vocational Services, Institute of Physical Medicine and Rehabilitation, New York University.

On such a basis this study attempted to disclose not only the effects of the economic impact upon the injured worker and his family but also the attitudes of the injured worker.

Four main areas of attitudes were selected as symptomatic of the worker's adjustment to the crisis. These included the worker's attitudes regarding his future, his concept of self and injury, his loss of income, and aspects of his social environment.

As every worker's attitudes in all of the four areas could not be discovered, the presentation in this chapter includes only those attitudes which were clearly manifested during the interview. The results of this study do not indicate to what extent attitudes may have been intentionally repressed.

Because the nature of the economic and psychosocial impact of industrial injuries is so diffuse, some duplication of those cases which were presented in the previous chapter has been necessary. In this chapter, the primary emphasis is on the psychosocial factors affecting the worker's attitudes, and economic factors are discussed only if they had a manifest relationship to the psychosocial impact.

Attitudes Regarding the Future

Essentially, attitudes toward the future were dispersed along a negative-positive continuum with attitudes of

hopelessness at one extreme and attitudes of optimism at the other. In a sense, the seventeen cases included in the extremes represent "abnormal" attitudes, as the great majority of the cases interviewed realized that there were both positive and negative aspects in the future and that the picture was neither completely hopeless nor wholly optimistic.

Attitudes of Hopelessness

Seven workers who were interviewed indicated attitudes of hopelessness regarding the future. There was a tendency for this attitude to be prevalent where there was a long period of disability, where the compensation law permitted or contributed to occurrences which were detrimental to the worker's welfare, or where the worker had reached "old age."

Illustrative of this attitude is the case of a forty-three-year-old woman who fractured her pelvis when she fell while at work.³

Although she had worked intermittently for a period of nine weeks, she was not regularly employed eight months after the accident. After releasing the insurance company from all obligations, she developed a limp. At the time of the interview, she viewed herself as a "cripple" due to this condition.⁴

³This case has been discussed previously on p. 25.

⁴See pp. 70-73 for discussion concerning attitudes of self-devaluation.

Her hopeless attitude was manifested during the interview when she said, "I have no desire to go back to work. I could go back to . . . [her former employer] . . . but I have a fear of falling again.⁵ I just don't have any definite plans for the future.

Another case of this nature involves a forty-nine-year-old female who received a back and shoulder injury when she fell.⁶

Nine months after the accident she had not returned to regular employment, although she had performed a few minor jobs when she was physically able.

The woman's compensation benefits were terminated when the insurance company doctor declared that she was able to work, although she continued under his care for months after this action had been taken. The doctor stated that her condition was the result of "poor posture" and was not caused by the accident.

Her hopeless attitude was displayed when she said, "I don't know when I will ever be well. I don't know what I will do."

Attitudes of Optimism

Ten workers looked forward to the future with great optimism despite serious injuries. These cases were frequently

⁵See pp. 78-79 for discussion concerning attitudes toward reinjury.

⁶This case has been discussed previously on p. 22.

encountered where the worker had experienced little or no hardship under the compensation law or where the employer indicated that he would consider the worker's condition in solving any problems which might arise.

Illustrative of this is the case of a twenty-seven-year-old father of two children. During his work as a station installer for a telephone company, he injured the cartilage in his right knee.

The doctor informed him that his knee would be continually subject to reinjury, but the worker did not exhibit any anxiety at the time of the interview.

This optimistic attitude was no doubt effected to some degree by the fact that the company, according to union agreement, supplied the difference between the compensation check and his regular weekly wage. Therefore, he suffered no financial difficulties during his incapacity. If he were disabled again, he could rely upon conditions being much the same.

Another example of this optimistic attitude is contained in the case of a forty-year-old assembly worker employed by an aircraft corporation. The circumstances were not so fortunate in this case.

While operating a squeeze-gun the worker's left thumb became entangled in the trigger mechanism severing it between the first and second joints.

As compensation for the permanent injury he received sixteen weekly checks of \$25.00 and a lump sum settlement of \$1,300. Nevertheless, he was still forced to spend \$300 of his savings during four months of incapacity because the final settlement was not made until a year after the accident.

The partial loss of his thumb resulted in some loss of job efficiency, but the worker believed that the company would take the accident into consideration. He said, "Of course they never tell you anything, but I believe that they will consider that."

Another case of this nature involves a fifty-three-year-old superintendent for a roofing company who received a hernia as the result of lifting heavy equipment.

During the six weeks he was disabled, he received compensation checks which amounted to \$150. The insurance company desired to reach a final settlement shortly after he returned to work, but the man refused to consider such action because he was still experiencing trouble with his injury. In addition to the compensation money, he had to spend about \$400 of his savings during this emergency period.

At the time of the interview he had to wear a truss, and as his wife said, "He's really not a well man." He feared that the injury might become worse, but he was not too worried about his future employment. This attitude was probably because of the fact that he had been employed by the

company for eleven years and was fairly permanent in his superintendent's position.

Attitudes Regarding Self and Injury

Every socialized individual has a self concept, that is, an idea of what he is like. The person obtains this concept of self only by interpreting other person's attitudes and actions directed toward him.

As Charles Horton Cooley states:

In a very large and interesting class of cases the social reference takes the form of a somewhat definite imagination of how one's self --- that is any idea he appropriates --- appears in a particular mind, and the kind of self-feeling one has is determined by the attitude toward this attributed to that other mind. A social self of this sort might be called the reflected or looking-glass self:

"Each to each a looking-glass
Reflects the other that doth pass."

As we see our face, figure, and dress in the glass, and are interested in them because they are ours, and pleased or otherwise with them according as they do or do not answer to what we should like them to be; so in imagination we perceive in other's mind some thought of our appearance, manners, aims, deeds, character, friends, and so on, and are variously affected by it.

A self-idea of this sort seems to have three principal elements: the imagination of our appearance to the other person; the imagination of his judgment of that appearance; and some sort of self-feeling, such as pride or mortification.

The comparison with a looking-glass hardly suggests the second element, the imagined judgment, which is quite essential. The thing that moves us to pride or shame is not the mere mechanical reflection of ourselves, but an imputed sentiment, the imagined effect of this reflection upon another's mind. This is evident from the fact that the

character and weight of that other, in whose mind we see ourselves, makes all the difference with our feeling. We are ashamed to seem evasive in the presence of a brave one, gross in the eyes of a refined one, and so on. We always imagine, and in imagining share, the judgments of the other mind. A man will boast to one person of an action --- say some sharp transaction in trade --- which he would be ashamed to own to another.⁷

This concept of "the looking-glass self" has great significance in this study for as Daniel G. Blain states:

. . . we need to recognize that the individual lives in an amotional atmosphere and that this is reflected in the way he acts. If his friends and neighbors think it is bad to be disabled, he too thinks it is bad. If the people around him think he is getting along fairly well, his attitude toward his disability will improve. Like all other persons, the disabled individual lives in an emotional climate that induces some type of reaction in him.⁸

Attitudes of Self-Consciousness and Self-Devaluation

Attitudes of self-consciousness regarding the injury were discovered in six cases included in this study, and attitudes of general self-devaluation were encountered in four cases.

Attitudes of self-consciousness tended to predominate where either deformity or amputation were involved and where adverse opinions were held by persons about the injured

⁷C. H. Cooley, Human Nature and the Social Order, pp. 151-153.

⁸Wilma Donahue, James Rae, Jr., and Roger Berry, editors, op. cit. In 1951 Daniel G. Blain was Medical Director of the American Psychiatric Association.

worker. Attitudes of self-devaluation tended to prevail also in cases in which the injury prevented the worker from continuing in his life's occupation.

Illustrative of this self-conscious attitude is the case of one thirty-one-year-old father of two children.⁹ While working for a packing company he lacerated the ulnar nerve of his left hand. This resulted in a withered condition which rendered the hand useless.

During the interview, his wife reported that the man was very self-conscious concerning the deformity. She stated that friends frequently made remarks such as, "What's wrong with your hand?" Although the worker knew that his friends did not intend any harm, he still greatly resented such comments. As his wife said, "All this is added on the misery of losing the loss of his hand."

The worker was further reminded of his condition when he attempted to lift some object. He was no longer able to grip objects firmly, and for this reason he often dropped them at the dinner table. At other times, he had to set the object down in order to pass it with the other hand. This also served to embarrass him because of the withered state of his hand.

Another case where this self-conscious attitude was manifested involves a forty-four-year-old female who caught her hand in the rollers of a printing press.¹⁰

⁹This case has been discussed previously on pp. 45-46.

¹⁰This case has been discussed previously on p. 23.

As a result of the treatment received at the hands of an insurance company doctor, the woman was forced to have her first finger fused. The finger would not be noticeable to the casual observer, but as its fused condition was a hinderance to the woman's activities, it served as a constant reminder of her unfortunate experience.

From the facts presented in this case, apparently an injury does not necessarily have to be a glaring deformity in order to cause adverse attitudes; the crucial question is whether the individual is able to integrate the disability with his concept of self.

Illustrative of an attitude of self-devaluation is the case of a Negro man fifty years old. While working as a machine operator for a manufacturing company he received a compound fracture of the humerus bone. The accident occurred while he was polishing a chrome furniture pipe on a rotating polisher. In the process, the pipe became entangled in the machinery, and, as it rotated, it struck the man's arm at the elbow several times causing severe damage.

As compensation for this injury, the worker received weekly checks which amounted to about \$196 and a final settlement of \$1,090.

After a recovery period, he failed to return to work because he felt that he was not "able to do a good job."

The worker's brother attempted to change his attitude, but he returned to live with his father on a farm near Hearn, Texas. Eight months after the accident, his brother reported that the worker still considered himself unable to do a "man's work," and consequently he was still unemployed.

A forty-nine-year-old construction foreman who received a crushed heel at work provides another example of this attitude.¹¹

At the time of the interview, his wife reported that another operation would be required on the heel which would cause his foot to become stiff. She said that he would "never be able to work again, and he will be a cripple."

The man had been reared in a farm setting, and for this reason he had always led a very active life. His wife indicated that he was the type of personality who considered himself capable of doing any job better than any of his subordinates and was constantly proving this fact. The recovery period immediately following the injury caused him to be a "nervous wreck" because he was required to be inactive. When interviewed, his wife stated that he would never be able to consider himself productive if the operation prevented him from working.

Attitudes of Grief

In three amputee cases an attitude of grief was evidenced. These attitudes were differentiated from attitudes of

¹¹This case has been discussed previously on pp. 51-52.

hopelessness and self-consciousness in that the former were possessed by workers who were sorrowful or distressed over their physical loss, whereas persons with an attitude of hopelessness were depressed or pessimistic toward the future. Workers having an attitude of self-consciousness were typically embarrassed or ashamed of their injury. This is the meaning of these terms as employed throughout this study.

One case involving an attitude of grief concerns a thirty-five-year-old man who suffered the partial loss of his right little finger while working for a coil spring company.¹²

During the interview he said, "It was nice to get the money, but I would trade the money right back for my finger." As this loss hindered his job performance to some extent, he had been thinking of reentering the printing business.

Previously noted was the case of a forty-year-old assembly worker employed by an aircraft corporation whose left thumb was severed between the first and second joints.¹³

The worker was still grieved at the time of the interview, although he had been economically compensated for the loss of his thumb. He said:

¹²This case has been discussed previously on p. 52.

¹³See pp. 67-68.

You couldn't buy any part of this thumb for any amount of money, but accidents do happen. I've seen guys pull back a stub, but I never thought it would happen to me. I've always worked with machinery and been a careful worker, but I guess anybody can get careless ever so often.

One exception to this tendency involved a forty-year-old worker who had four fingers of his right hand severed by a saw.¹⁴

Ten months after the accident, the worker manifested no evidences of grief despite his unfortunate experience. Although he was physically unable to perform cabinet work which he desired, he said, "I can do a lot of things I thought I would never be able to do." This attitude was further demonstrated by the fact that he took great pride in making mental estimates which other people had to calculate on paper.

Attitudes Regarding Loss of Income

In thirty-six interviews, the interviewee complained to some degree of economic hardship. In addition to this prevailing attitude, there were other adverse attitudes concerning the loss of income.

Attitudes Toward Future Employment

Attitudes of despondency directed toward future employment were encountered in eight interviews, whereas among six workers, an attitude of anxiety concerning possible release from employment was found.

¹⁴This case has been discussed previously on pp. 46-47.

Attitudes of despondency were commonly uncovered where an injury either prevented the worker from advancing to a better position or forced him to accept employment which was less desirable than previous employment. Attitudes of anxiety tended to appear where the injury was not completely healed or where relapses were likely to occur.

The case of a fifty-three-year-old mechanic who received a broken back during his work for a construction company provides an example of this despondent attitude.¹⁵

Nine months after the accident he was still physically unable to work, although the insurance company doctor had released him as being able to do "light work" several months earlier. This action terminated all compensation benefits.

The family's income was provided by his wife's work and rental fees which he occasionally obtained for the use of his truck. At the time of the interview their financial situation was such that they were "getting a little more behind each day."

During the interview the worker stated that he would "never work again." He said, "I have always worked with heavy equipment, and I'm not happy doing any other." He believed that his age was the greatest handicap to his future employment. As he said, "They aren't going to hire an old man like me back on the job."

The efforts of the insurance company to avoid providing the proper medical and cash benefits may have contributed to

¹⁵ This case has been discussed previously on pp. 25-26.

the despondent attitude of this worker. This attitude was clearly shown when he said:

The insurance company prevented the company from hiring me back on the job for fear that they would cancel out on them. When they do rehire you, they keep you on for a few days and then fire you. You've got to hire yourself a lawyer and wear out the insurance company before you get anything. I'm just really sick and tired of the whole thing.

Another example of this attitude is a sixty-year-old married man. As a welder for a boat company he suffered a torn cartilage and chipped bone in his right knee when he caught his foot and fell.

Shortly after returning to work, a foreman's position became available. Prior to his injury there was an excellent possibility that he would receive such an advancement if the opportunity were offered. He desired the job, but the company could not consider him as he was physically unable to do the great amount of necessary climbing. At the time of the interview, the worker discussed this matter at considerable length, thereby demonstrating that he considered this to be a very important aspect of his workmen's compensation experience.

Illustrative of an attitude of anxiety is the case of a forty-seven-year-old man who suffered a broken knee cartilage while working as a plumber for an aircraft corporation.¹⁶

¹⁶This case has been discussed previously on pp. 28-29.

When interviewed eleven months after the accident, the man was unable to bend his knee or lift heavy objects. This handicap resulted in some loss of job efficiency.

The insurance company had made no effort to make a final settlement, but the worker was not too eager to bring the matter to their attention. The reason for his hesitancy may be found in his statement: "I just want to keep holding my job."

No doubt this attitude was influenced to some extent by the fact that during the course of his two months of disability, he and his wife were subject to extreme privation.

Attitudes Toward Reinjury

In seven cases the worker had a fear of reinjury. This might first appear to be an attitude directed toward the injury, but it would seem that this attitude was not a fear of reinjury per se but a fear of the resulting loss of income. These cases occurred frequently where economic hardship was great.

An example of this was contained in the case of a thirty-year-old man. While working for a trucking company a piece of furniture fell on his left leg scraping the flesh from the bone.¹⁷

During the four months of the worker's incapacity, the family exhausted their savings of \$500. At the time of the

¹⁷This case has been discussed previously on pp. 27-28.

interview, both the husband and his wife were extremely worried about the possibility of another accident.

The wife said:

Last time we had a little money put back, and when we got through, we didn't have a penny left. We still haven't been able to put anything back, and we are just breaking even now. I just don't know what we would do if he got injured again, and we had no savings to fall back on.

The family was diligently searching for insurance which would include coverage of industrial accidents for this reason.

A second case of this nature involved a twenty-three year-old repair helper who fractured his heel and ruptured his knee cartilage when he fell from a ladder.¹⁸

One year after the accident his knee still failed to function properly at times. He said, "I feel sure that it will play out altogether sometime. It may give out tomorrow, and then I don't know what I would do." He had been thinking about finding another job, although he had made no effort in this direction. At that time he was very worried about the support of his family if the injury became worse.

Attitudes Regarding the Social Environment

To elicit responses from workers concerning their attitudes toward people in their immediate environment was difficult, but discussion regarding their attitudes toward an employer was not inhibited.

¹⁸This case has been discussed previously on pp. 44-45.

In this area, the attitudes ranged from extreme loyalty to extreme bitterness. To a large extent, these attitudes depended upon the treatment received under the compensation system. If the worker received satisfactory consideration he tended to be less embittered toward his employer. There is the possibility, of course, that unfavorable attitudes toward the company biased judgments of "satisfactory consideration." That is, the injured worker may have reconstructed his experiences under the compensation act to appear more adverse than they actually were because of his adverse attitude toward the company.

Attitudes of Loyalty Toward Employer

One of the four cases where loyalty to the company was manifested involved a fifty-nine-year-old superintendent. While working for a machinery company he suffered multiple fractured ribs.

His loyalty to the company was demonstrated when he refused to accept compensation payments because he did not "want something for nothing."

In addition, he could not understand why workers would want to take legal action. He said:

If they get injured, they can go to the hospital and get everything paid for and don't have to worry about anything. Instead they want to sue for thousands of dollars. They just want something for nothing. It's damned foolishness. I don't feel that a guy should take more than he is entitled to. The law sets up certain amounts for certain injuries, and that is what you should get.

Another case of this nature involved a fifty-four-year-old saleslady who injured her back when she slipped and fell on a freshly waxed floor.

During her three weeks of incapacity, her employer contributed the difference between the weekly compensation check and her regular salary. Although not fully recovered, she resumed working at the end of this period as she felt her services were vitally needed.

Some persons suggested that she might obtain a final settlement, but she only desired to have the injury treated.

Attitudes of Resentment Toward Employer

An attitude of resentment was shown in three cases. Illustrative of this resentful attitude was the case of a forty-two-year-old male who received a hernia while working as a pressman for a paper corporation.

Incapacitated for a period of one month, this worker survived the emergency period by requesting and receiving his paid vacation during his recovery period. In addition, his wife supplemented the family income by working. As compensation for this injury he received a total sum of \$300.

During the interview he indicated his resentful attitude toward the company when he said:

The insurance company and the employer cooperate with each other. If you sue for more money, you lose your job. The worker is just supposed to sit back and take whatever is handed out to him. The worker don't stand a chance.

Summarization of the Psychosocial Impact

To determine all the factors causing adverse attitudes among persons involved in industrial injuries was impossible, but this study did uncover factors in four pertinent areas.

Table 3 presents a brief and concise review of the attitudes expressed in this study and the influencing psychosocial factors.

TABLE 3

DISTRIBUTION OF CASES BY PSYCHOSOCIAL FACTORS INFLUENCING
THE ATTITUDES OF INJURED WORKERS

Attitudes	Psychosocial Factors	Number of Cases*
	Toward the Future	
Hopelessness	Long period of disability Unfortunate experiences under the compensation law Age	7
Optimism	Employer indicated that he would consider worker's condition Worker experienced little or no economic hardship under the compensation law Worker had been employed by the same company for a long period	10
	Toward Self and Injury	
Self-consciousness	Deformity or amputation involved Adverse attitudes of persons about the injured worker Self conflict involved	6

TABLE 3--Continued

Attitudes	Psychosocial Factors	Number of Cases*
Grief	Amputation involved Self conflict involved	3
Self-devaluation	Unfortunate experiences under the compensation law Injury prevented worker from continuing life's occupation Self conflict involved	4
Despondency	Toward Loss of Income Injury prevented worker from advancing to better position Injury forced worker to accept less desirable employment Unfortunate experiences under the compensation law Age	8
Anxiety	Injury not completely healed Relapses likely to occur Unfortunate experiences under the compensation law	6
Fear	Unfortunate experiences under the compensation law Injury not completely healed Relapses likely to occur	7
Loyalty toward employer	Toward Social Environment Worker received satisfactory consideration	4
Resentment toward the employer	Worker received unsatisfactory consideration	3

*Twenty-six cases provide the data for this table. The numbers quoted in each attitude category, therefore, refer to the number of cases in which that attitude was discovered. For this reason, there is an overlapping of cases among the attitude categories.

Influence of Social Environment

In six cases included in this study the injured worker exhibited an attitude of self-consciousness stemming from the injury. In each of these cases the injury resulted in an amputation or a deformity; however, as there were other cases in which the injured worker possessed a deformity or an amputation but did not indicate a self-conscious attitude, some factor, other than deformity or amputation per se brought about this outlook.

The attitudes and actions of persons about the injured worker were the determining factor in most cases of this nature. Thus, if these persons demonstrated that they were embarrassed or ashamed of the worker's condition, the worker also viewed himself in this light.

This data leads to the hypothesis that a worker who receives an injury which results in amputation or deformity will develop an attitude of self-consciousness if persons about him exhibit signs of embarrassment or shamefulness.

There is, of course, the possibility that this attitude was influenced by the personality structure of the injured worker existing prior to the accident, but as this study was not constructed to analyze such factors, this hypothesis must remain in the realm of pure supposition.

Influence of Self-Concept

In four cases interviewed the injured worker displayed an attitude of general self-devaluation. Although there

were several divergent factors operating in these cases, in each case the injury prevented the worker from continuing his life's occupation.

Here again there were other workers who were totally disabled who did not develop such an attitude. Therefore, some additional factor must have been present before this response occurred.

These four cases supplied a possible answer, for every worker possessed essentially the same self-concept; each one looked upon himself as having special skills or capabilities associated with his employment which he could no longer use.

Therefore, this information warrants the following hypothesis: a worker who receives an injury which prevents him from engaging in his life's occupation will develop an attitude of self-devaluation if this productive employment is an inseparable aspect of his self-concept.

Influence of Employer's Actions

In eight cases an attitude of despondency regarding future employment was evidenced. Although the injury did not operate as a major hinderance to job performance in these cases, it did prevent the worker from advancing to a better position or forced him to accept less desirable employment.

Other workers who experienced the same effects but did not develop an attitude of despondency usually had reason

to believe their employer would give full consideration to their condition and that he would make efforts to accommodate them.

These facts support the hypothesis that a worker who receives an injury which reduces or limits his occupational opportunities will develop anxiety about future employment if his employer does not take positive steps to prevent this response.

Influence of Length of Disability and Age

The nature of the injury led to a long period of disability in ten cases. In seven of these the worker possessed an attitude which could be described as one of general hopelessness.

Because this group of workers comprised nearly all of the workers who were disabled for a long period of time, no comparison could be made with a similar group of workers who lacked this hopeless attitude.

There are indications that age as well as length of disability played a role in these cases because five cases involved older workers. To determine which of these factors exerted the dominant influence was impossible, but in all probability both played a definite role.

In view of these data, justification is supplied for the hypothesis that a worker who receives an injury which results in a longer period of disability will develop an attitude of hopelessness, especially if he has reached his later years.

Influence of Experience Under the Law

Workers' experiences relating to the workmen's compensation act also greatly influenced their attitudes. If the worker experienced little or no hardship, the chances that he would develop adverse attitudes were greatly reduced. Conversely, if he were subjected to experiences which were detrimental to his welfare, the impact of other factors was accentuated.

There is a danger involved in these cases, however, since the worker's attitudes may have influenced his reporting of his experiences. Thus, he may have exaggerated the severity of his hardship because of his attitude.

Thus, six workers expressed attitudes of anxiety concerning the possibility of loss of employment, and in seven cases the worker disclosed an attitude of fear of reinjury. A slow healing injury or one in which a relapse was likely to occur were frequently found in these cases.

Some cases involving these types of injury, however, did not possess these attitude patterns. The difference between the two groups of workers was derived from the degree of economic hardship experienced under the compensation act.

This would justify formulation of the hypothesis that a worker who receives an injury which endangers continued employment will develop an attitude of apprehension depending

upon the adequacy of benefits provided under the compensation law: the less adequate, the more apprehension.

CHAPTER IV

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

The purpose of this study was twofold: first, to investigate to determine the adequacy of the Texas Employers' Liability and Workmen's Compensation Insurance Law in fulfilling the objectives of this type of insurance; second, to discover prevalent attitudes of workers resulting from industrial injury and loss of income. The subsequent conclusions will be discussed under these two major categories.

Severity of the Economic Impact

This study indicates that the severity of the economic impact of industrial injuries upon the worker and his family was contingent upon the adequacy of benefits, the certainty of benefit payments, and the economic adjustment of the injured worker and his family.

Adequacy of benefits

Medical benefits.--As most injured workers received all medical benefits to which they were legally entitled during the first four weeks of their incapacity, the adequacy per se, of these benefits was generally satisfactory.

Nevertheless, there were some instances in which either the legal provisions for medical benefits failed to meet the needs of the worker or the medical care received did not measure up to the highest medical standards.

In some cases the inherent nature of the worker's injury was such that latent physical damage was not manifested until, or a relapse occurred after, the final release had been signed. Consequently the worker was forced to bear these additional medical costs.

Occasionally, where injuries were of an extensive nature, the time limits established by the compensation law were inadequate to allow the worker sufficient time for complete recovery.

Cash benefits.--For the great majority of injuries, the Texas compensation law states that the insurance company ". . . shall pay the injured employee a weekly compensation equal to sixty per cent of his average weekly wages, but not more than twenty-five dollars. . . ."¹

The adequacy of these benefits is seriously questioned by findings of this study. The limited weekly compensation of twenty-five dollars was only 33.7 per cent of the workers' average weekly wage of seventy-four dollars. Only five of the forty workers received 60 per cent of their average weekly wage.

¹Employers' Liability and Workmen's Compensation Insurance Law, Title 130, Revised Civil Statutes of Texas, 1925, Part 1, Article 8306, Section 10. Underlining inserted.

The inadequacy of the act was further emphasized by the fact that most interviewees indicated that they underwent some degree of privation as a result of the insufficient nature of cash benefits.

In addition, some workers were compelled to return to work before they were fully recovered because their weekly compensation payment was insufficient.

In a few cases the employer supplemented the compulsory insurance payments with enough voluntary coverage to provide payments equivalent to the worker's customary weekly wage. In these cases the worker and his family experienced no economic hardship.

Certainty of benefit payments

The adequacy of medical benefits was minimized by the fact that they were terminated in some cases prematurely when the insurance company doctor incorrectly diagnosed the worker as recovered. As a result, cash benefits were also terminated.

This action seemed to arise from the desire of these physicians to minimize the medical and hospital costs for the insurance companies.

In other cases the worker failed to receive benefits to which he was legally entitled because his employer failed to report the accident properly, or the worker's cash benefits were terminated by the insurance company without reason.

Often the termination of, or the failure to receive, benefits was regarded as an event for which there was no corrective action because workers were generally unfamiliar with the procedure of the Industrial Accident Board or with their rights under the law.

Many workers did not even know that they were being paid under a state law, but assumed that payments represented voluntary provisions made by a benevolent employer with a private disability insurance company.

In some cases, the insurance company attempted to exploit the economic necessity, the illiteracy, or the injured worker's ignorance of the law in obtaining a compromise settlement detrimental to the worker's welfare.

Most of the cases carried into the courts by workers for judgment were settled by agreed judgment rather than by jury decision.

The data of this study indicated that this method was employed when the insurance company foresaw that a jury would decide in the claimant's favor. The company could therefore reduce its financial liabilities by proposing an "agreed judgment" for a sum less than the estimated award of the jury.

Because workers were generally in immediate need of settlement to meet their rapidly accumulating liabilities, they often accepted the company's first proposal rather than extend haggling and litigation.

In conclusion, the data of this study indicate that the dominant factor affecting the certainty of benefit payments was the profit motive of the insurance companies. The tendency for the insurance companies to seek the highest profits at the least cost was clearly shown in many cases where benefits were terminated either prematurely or illegally.

Adjustment of the individual and family

In this study the adjustment of the individual and family was dependent primarily upon the resulting reduction in income, the assets of the individual and his family, and their liabilities.

Reduction in income.--The initial form of the reduction in income assumed a waiting period ranging from one to four or five weeks. The length of this period depended upon the actions of the employer, the insurance company, and the Industrial Accident Board.

In a few cases, increases in expenditures resulting from the injury assumed large proportions and were similar in effect to a reduction in income. Thus, if the wife were the injured party, an attendant was often required.

In other cases where the husband was injured, the wife was forced to relinquish her employment to care for the husband during his incapacity, thereby doubling the reduction in income.

Assets of the individual and family.--Savings were the greatest asset possessed by families in this study. Families

were forced to utilize at least a part of their savings except when the employer supplemented compulsory insurance payments. For this reason, disability was often a tragic experience for younger workers because they did not have the financial resources to meet the crisis.

In some cases the family or individual received aid from fellow employees or relatives. The latter was especially true in the case of single men and women.

Post-accident employment of the injured worker's wife constituted an attempt to replace lost earnings in a few cases, but more often the presence of young children or the necessity of caring for the injured worker served as a prohibitive factor when such employment was desired.

In only one case were the effects of the industrial injury cushioned by personally purchased disability insurance.

Liabilities of the individual and family.---This study discovered that economic adjustment was generally more difficult for married persons than for single men and women except when the families received more than one pay check prior to the injury.

The economic liability of supporting a wife and children generally depended upon the number and age of children. The economic impact became greater as the number of dependent children increased and their age decreased.

Instalment buying presented a major financial liability whenever such a purchasing method had been employed to a large degree. Often the family found that they were forced to return articles to maintain their economic stability. Where this was not the case, serious economic privation sometimes resulted in an effort to meet payments.

Old age served as a liability in a number of cases because post-injury employment was difficult to obtain, or because the worker had poor recuperative powers.

Severity of the Psychosocial Impact

Although the causal relationships could not be established between attitudes and psychosocial factors, this study revealed factors which undoubtedly had widespread effects on workers' attitudes. These included the nature of the injury, the age of the worker under his social environment, the self-concept of the worker, the actions of the employer, and the experiences of the worker under the compensation act.

Age and the nature of the injury

In a sense, the injury was the primary factor entering into the development of all adverse attitudes, for without the injury the worker would never have experienced any of the aspects which contributed to the formation of the attitude. From another viewpoint, the specific nature of the injury played a secondary role in the development of adverse

attitudes. This statement is based on the finding that all workers who had the same types of injuries did not necessarily develop the same adverse attitudes. Thus, in these cases factors other than the nature of the injury were the determining factor.

An exception to the general finding was discovered among workers who possessed an attitude of hopelessness toward the future.

The workers with this attitude comprised nearly all workers who were disabled for a long period of time. If a group of workers had been discovered who were also disabled for a long period of time but who did not develop such attitudes, some other factor might have been disclosed which contributed to this attitude.

Although the nature of the injury seemed to play a dominant role in the formation of this hopeless attitude, old age also may be a contributing factor because these cases often involved older workers. To determine which was the major force was impossible, but in all probability the combination of these two factors led to the development of the hopeless attitude.

The social environment

A number of cases included in this study exhibited an attitude of self-consciousness about their injury. In each of these the injury resulted in an amputation or a deformity,

but as there were other cases in which the injured worker possessed a deformity or an amputation but did not indicate a self-conscious attitude, some factor, other than deformity or amputation per se, must have brought about this outlook.

Indications were that the attitudes and actions of persons about the injured worker were the determining factor in cases of this nature. Thus, if these persons indicated attitudes of lamentation, the worker also viewed himself in this light.

The self-concept

In some cases the injured worker displayed an attitude of general self-devaluation. Although there were several factors operating in these cases, in each the injury prevented the worker from continuing his life's occupation. Here again there were other workers who were totally disabled and yet did not develop such an attitude. Therefore, some additional factor must have been present before this attitude developed.

The data pointed to the worker's self-concept as the primary factor in the development of this attitude. In each case involving an attitude of self-devaluation, the worker looked upon himself as having special skills or capabilities associated with his employment. Thus, when he was unable to continue employment, an insurmountable self-conflict was presented with the resulting attitude of self-devaluation.

Actions of employers

The importance of the actions of employers was indicated in a number of cases in which an attitude of despondency regarding future employment was evidenced. Although the injury did not operate as a major hindrance to the job performance in these cases, it did prevent the worker from advancing to a better position or forced him to accept less desirable employment.

Other workers who experienced the same effects but did not develop an attitude of despondency usually had reason to believe that their employer would give full consideration to their condition and would make every effort to accommodate them. Those possessing despondent attitudes had no such cause to believe that their employer would extend such consideration.

Experience under the law

Some workers expressed attitudes of anxiety concerning the possible loss of employment or attitudes of fear of reinjury. A slow healing injury or one in which relapse was likely to occur generally characterized these cases.

Nevertheless, other cases involving this same type of injury did not necessarily possess these same attitudes. The difference between these two groups of workers seemed to lie in the fact that those with adverse attitudes were subjected to a greater degree of economic hardship under the compensation act.

Recommendations

Any recommendations made as a result of this study are restricted in value just as the study was limited in scope. Moreover, these recommendations are set forth to alleviate the adverse effects of both the economic and the psychosocial impact and do not take into consideration financial or administrative problems which would be associated therewith.

1. An exclusive state insurance fund should be adopted rather than continuing to have the obligations of the compensation system assumed by private insurance companies.

This recommendation is made in view of the actions of the insurance companies as disclosed in this study. As has been pointed out, receipt of full legal benefits was often cancelled by an incorrect diagnosis of the physician who seemed to be acting to minimize costs for the insurance company. In other instances the worker's weekly compensation payments were terminated without reason by the insurance company. In still further cases the insurance company attempted to exploit the economic necessity, the illiteracy, or the injured worker's ignorance of the law in obtaining a compromise settlement detrimental to the worker's well being.

All of these actions seem to rest basically on the profit motive of the insurance companies. In their very nature insurance companies seek the highest profits at the least cost. Although there is nothing inherently wrong

with this profit motive in a highly competitive society, the desirability of such a motive is questionable when it results in extremely detrimental social effects.

This study provided ample evidence to demonstrate that this profit motive was detrimental to the welfare of the worker. For this reason, an exclusive state fund is suggested to alleviate the abuses of the insurance companies. Under the recommended change, the profit motive would not be in operation. Therefore, primary emphasis would be on providing all legal benefits rather than attempting to reduce benefit cost.

2. Unlimited medical, hospital, and associated services should be provided without cost to the injured worker during his incapacity.

The Texas compensation law now provides that the injured worker shall receive medical benefits for the first four weeks of incapacity. Although this period can be extended to 180 days from the date of the injury in some cases, this action requires the approval of the attending physician.

Here again the profit motive of insurance companies may enter, for generally the insurance company doctor is the attending physician, and he may be hesitant in extending benefits.

One basic purpose of workmen's compensation is to restore the injured worker to his pre-injury state of health

insofar as this is possible. If this purpose is to be fulfilled, there is no logical reason for applying arbitrary limits to medical benefits. As this study indicated, the medical needs of the worker do not always conveniently cease when the medical benefit time limits expire.

Moreover, in some cases latent physical damage was not manifested until, or a relapse occurred after, the final release was signed. The fact that the release has been signed does not mean that subsequent disability is any less costly or that the responsibility of the compensation system has fulfilled its purpose. This disability is just as much a result of the injury as was the original disability, and consequently it should be treated as such.

This study discovered instances where the legal benefits were not extensive enough to meet the needs of the worker. In several instances in which the husband was the injured party, the wife was forced to relinquish her employment to care for the injured worker, thereby doubling the reduction in income. In other cases in which the wife was the injured party, an attendant was required, thereby further draining the income of the husband. Although these needs are not provided by law, this does not make them any less essential for the welfare of the family. Therefore, such associated medical costs should be considered a normal aspect of medical benefits.

3. Rather than provide what in effect is a fixed maximum weekly benefit, payments should be based solely on 60 per cent of the worker's average weekly wage.

This study discovered ample evidence that the twenty-five dollar limitation of weekly benefit payments nullified the legal provision stating that the worker shall receive 60 per cent of his average weekly wage. Only five of the forty workers included in this study received 60 per cent of their average weekly wage.

The reason for this inadequacy lies in the rising average weekly wage and the rising cost of living in the United States since 1917. This twenty-five dollar weekly payment may have been adequate at one time, but wages and costs have changed to such an extent that this limitation is the greatest inadequacy of the Texas compensation act.

As evidenced by the present situation, lawmakers are slow in revising the compensation law. By abolishing the twenty-five dollar weekly payment limitation, this aspect of the law would become self-regulating.

In times of inflation and rising wages, the worker would not be penalized because he would receive a greater case benefit, although the proportion would be the same. In times of depression and falling wages, the worker would receive less, but the proportion would remain unchanged. Thus, he would still receive compensation in proportion to his income without draining the state fund.

As this study indicated, the worker with a number of dependents generally found economic adjustment more difficult than single workers. This is a logical outcome of an arbitrary weekly benefit limit. The single worker was naturally able to provide for his needs more adequately with twenty-five dollars than was the worker who had additional persons to support.

The economic burden posed by dependents would be eliminated if workers were provided with 60 per cent of their average weekly wages. Thus, injured workers with dependents would still receive a large percentage of their average weekly wage, and benefits would not be reduced disproportionately to family needs.

4. In cases of total disability, whether they be temporary or permanent, cash benefits should be provided for the duration of the disability.

The Texas compensation law now limits cash benefits in the case of total disability to a maximum of 401 weeks from the date of the injury. Just as there is no logical reason for applying arbitrary limits to medical benefits if the purpose of workmen's compensation is to be fulfilled, neither is there any logical reason aside from cost for applying arbitrary limits to cash benefits.

If a worker is disabled and in need of benefits at the end of 401 weeks, there is no reason to assume that his

disability will miraculously disappear at the beginning of the 402nd week and that he will no longer be in need of benefits.

To the contrary, the worker's needs continue as long as his disability lasts. Thus, if the disability is permanent, benefits should likewise be permanent.

5. All employers should be required by law to inform their employees of their rights under the workmen's compensation law.

This recommendation is made because the employer failed to report the injury properly in some cases. Because the worker did not know the operations of the law, he was ignorant of the fact that he could report the accident himself within a six-month period.

If a state insurance fund were not adopted this requirement would be especially necessary, for when premature termination of benefits occurred under the law, a great many workers assumed that these payments were made by benevolent employers and that nothing could be done about it. In addition, workers' knowledge of their rights would defeat insurance companies who attempted to reach compromise settlements which were unjust or illegal.

6. The Industrial Accident Board should be required to report cases of permanent partial disability to the Division of Vocational Rehabilitation of the Texas Education Agency.

The rehabilitation program of the Division of Vocational Rehabilitation "is the coordinating force which brings together all the medical, psychological, and vocational services to meet the needs of the disabled persons."²

Despite this supposed application to workers disabled in industrial injuries, only sixty-nine workmen's compensation cases received aid from this agency during the fiscal year of 1953-1954.³ During the same period the Industrial Accident Board did not report a single case of workmen's compensation to the Division of Vocational Rehabilitation.⁴

Nevertheless, the need for such rehabilitation was clearly indicated in this study. In a number of cases the injured worker experienced a reduction in employability as a result of the injury. In some instances these workers were unable to perform their former job and found post-injury employment difficult to secure. Others were released from employment as a result, and some suffered a permanent reduction of wages in post-injury employment.

²Information Concerning the Vocational Rehabilitation Program of the Texas Education Agency, A Report Prepared by the Texas Education Agency, Division of Vocational Rehabilitation, p. 2.

³A Statistical Study of the Cases Closed as Employed by the Counselors of Vocational Rehabilitation in Texas for the Fiscal Year Beginning July 1, 1953, and Ending June 30, 1954, A Report Prepared by the Texas Education Agency, Division of Vocational Rehabilitation, p. 15.

⁴Ibid., p. 11.

If such cases of permanent partial disability were referred to the Division of Vocational Rehabilitation by the Industrial Accident Board a vocation diagnosis and a complete rehabilitation plan of services could be made from medical data, a case study, and an appraisal of the worker's abilities.

The worker would then be able to make use of such services as artificial appliances, training, occupational tools and equipment, transportation and subsistence during rehabilitation, and placement and follow-up on the job. Of course some disabled workers might require all of these services; others might need only a few.

APPENDIX

Code number _____		Board number _____
Name _____	Address _____	Telephone No. _____
Dependents _____		
Date of accident _____		
Date of hospital admittance _____		
Date of hospital dismissal _____		
Duration _____		
Date that resumed work _____		
Occupation _____		
Date _____		
Employer & type of business _____		
Weekly wage _____		
Length of employment _____		
Type of injury _____		
Description of the accident _____		
Board award _____	\$ _____	per wk. for _____ wks. = \$ _____
Suit _____	\$ _____	per wk. for _____ wks. = \$ _____
Court award () _____		
Comp. stlm. () _____	\$ _____	per wk. for _____ wks. = \$ _____
Agrd. judg. () _____		
Method of payment _____		Attorney's fees \$ _____
Medical benefits:		
Doctor _____		
Hospital _____		
Other _____		
Locator _____		
Age _____	Sex _____	Marital status _____

I Composition of family & background

II Impact of lost income on family living

- A. Changes in spending habits
- B. Things given up
- C. Efforts to replace lost income
- D. Debts & saving

III General attitudes of injured worker toward life

- A. Attitudes toward future (emp., etc.)
- B. Attitudes toward self & injury
- C. Attitudes toward loss of income
- D. Attitudes toward persons around the worker (family, friends, etc.)

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