

**SOCIAL INSURANCE,
A PROGRAM OF
SOCIAL REFORM**

Published @ 2017 Trieste Publishing Pty Ltd

ISBN 9780649021673

Social insurance, a program of social reform by Henry Rogers Seager

Except for use in any review, the reproduction or utilisation of this work in whole or in part in any form by any electronic, mechanical or other means, now known or hereafter invented, including xerography, photocopying and recording, or in any information storage or retrieval system, is forbidden without the permission of the publisher, Trieste Publishing Pty Ltd, PO Box 1576 Collingwood, Victoria 3066 Australia.

All rights reserved.

Edited by Trieste Publishing Pty Ltd.
Cover @ 2017

This book is sold subject to the condition that it shall not, by way of trade or otherwise, be lent, re-sold, hired out, or otherwise circulated without the publisher's prior consent in any form or binding or cover other than that in which it is published and without a similar condition including this condition being imposed on the subsequent purchaser.

www.triestepublishing.com

HENRY ROGERS SEAGER

**SOCIAL INSURANCE,
A PROGRAM OF
SOCIAL REFORM**

SOCIAL INSURANCE
A PROGRAM OF SOCIAL REFORM

AMERICAN SOCIAL PROGRESS SERIES

EDITED BY

PROFESSOR SAMUEL McCUNE LINDSAY, PH.D., LL.D.
COLUMBIA UNIVERSITY

A series of handbooks for the student and general reader, giving the results of the newer social thought and of recent scientific investigations of the facts of American social life and institutions. Each volume about 200 pages.

1. **THE NEW BASIS OF CIVILIZATION.** By Professor S. N. PATTEN, PH.D., LL.D., University of Pennsylvania. Price \$1.00 net.
 2. **STANDARDS OF PUBLIC MORALITY.** By ARTHUR TWINING HADLEY, PH.D., LL.D., President of Yale University. Price \$1.00 net.
 3. **MISERY AND ITS CAUSES.** By EDWARD T. DEVINE, PH.D., LL.D., Columbia University. Price \$1.25 net.
 4. **GOVERNMENTAL ACTION FOR SOCIAL WELFARE.** By JEREMIAH W. JENKS, PH.D., LL.D., Cornell University.
 5. **SOCIAL INSURANCE. A Program of Social Reform.** By HENRY ROGERS SEAGER, PH.D., Columbia University.
-

THE MACMILLAN COMPANY

64-66 Fifth Avenue, New York

1074
4385s

AMERICAN SOCIAL PROGRESS SERIES

SOCIAL INSURANCE

A PROGRAM OF SOCIAL REFORM

BY

HENRY ROGERS SEAGER

PROFESSOR OF POLITICAL ECONOMY
IN COLUMBIA UNIVERSITY

THE KENNEDY LECTURES FOR 1910, IN THE SCHOOL
OF PHILANTHROPY, CONDUCTED BY THE CHARITY
ORGANIZATION SOCIETY OF THE CITY OF
NEW YORK

163895
9/8/21

New York

THE MACMILLAN COMPANY

1910

All rights reserved

11
82A:

CORVANT, 1910,

BY THE MACMILLAN COMPANY.

Set up and electrotyped. Published June, 1910.

Norwood Press

J. S. Cushing Co. — Berwick & Smith Co.
Norwood, Mass., U.S.A.

CONTENTS

CHAPTER	PAGE
I. THE COMMON WELFARE	1
II. INDUSTRIAL ACCIDENTS, ILLNESS, AND PRE- MATURE DEATH: PREVENTION	24
III. INDUSTRIAL ACCIDENTS, ILLNESS, AND PRE- MATURE DEATH: COMPENSATION	53
IV. UNEMPLOYMENT: CAUSES AND REMEDIES	84
V. PROVISION FOR OLD AGE	115
VI. NEXT STEPS IN SOCIAL ADVANCE	146

SOCIAL INSURANCE

CHAPTER I

THE COMMON WELFARE

AMONG the many characteristics which foreign observers have ascribed to Americans are two about which there has been little difference of opinion. We are good-natured, and we are individualists. Sermons have been preached against our good nature, so I need not dwell upon it. Much more important is our individualism, — our absorption in individual interests and our reluctance to undertake things in combination with our neighbors or through the government. That individualism is an American characteristic is proved by a number of familiar facts. Thus, the phrase, "social reform," which, in other countries, suggests comprehensive plans of state action, is still usually associated in the United States with the welfare departments of private corporations, privately endowed schools of philanthropy, or such splendid examples of private beneficence as the Russell Sage