

Fishback, Price Van Meter and Shawn Everett Kantor. *A prelude to the welfare state: the origins of workers' compensation*. Chicago, IL.: University of Chicago Press. 2000. 316 pp. ISBN: 978-0-226-25163-9

Workers' compensation programs are sponsored by state governments to help workers deal with the consequences of workplace accidents, paying medical costs and replacing up to two-thirds of lost earnings. In the early years of the twentieth century, workers' compensation was the first of the social insurance programs to be widely enacted in the United States. It helped establish the precedent for governmental aid programs for needy civilians and the principle that government should require employers to participate in providing funds to workers in need. The authors note that workers' compensation legislation evolved from the mutual interests of each of the major groups involved—workers, employers and insurance companies—to resolve problems with workplace accident. A common ground of interest did not exist for other state government programs such as unemployment, old-age, or health insurance. The authors are convinced that the ability to establish the same type of coalition to reform the modern workers' compensation system relies on workers' ability to insure at least some aspects of their own workplace accident risk.