

Foreign Provisions for the Dependents of Mobilized Men

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During the past months the Bulletin has published, as information became available, special articles or short notes on the development or modification of provisions under foreign social insurance systems to meet wartime needs. The present article presents a summary of the current measures adopted in various countries, under the stress of general mobilization, to provide for families and other dependents of men called to the colors.

DURING THE PRESENT WORLD WAR, many nations, whether or not they are actually participating in the conflict, have called up large numbers of civilians for service in the armed forces. Since military pay is generally lower than the earnings from gainful employment, the men who are called to the colors find it difficult, if not impossible, to provide for the persons whom they previously supported. The governments of the countries at war and of those in which large-scale mobilization has taken place have therefore found it necessary to assist the dependents of mobilized men.

The problem has been approached differently in different countries, but the provisions fall, in general, into four main types. First, there is the British system paying uniform benefits to wives and children on the sole condition that the soldier¹ allot a part of his pay to their support and without regard to the need of the wives and children or to the prior earnings of the soldier. A second type is found in Germany, where the wife of a soldier, if she has no other income, receives an amount which is related to the net income of the soldier before he joined the armed forces. Third, a number of smaller countries provide for the continuation during military service of all or a portion of the wage or salary which the soldier received before entry upon such service.

Commonly, these three types of provisions are supplemented by a fourth, on which the countries without any provisions of the other types rely exclusively. Under this fourth method allowances are confined to families in need, and the amount of the allowance is measured by the extent of the need. Thus, the British system of uniform allowances for wives and children is supplemented by

a system of allowances for other dependents on a means-test basis. In Germany, only the allowance of the wife is measured by previous income; other dependents receive an allowance which will assure them of necessary maintenance; if the wife's allowance falls below an amount considered necessary to meet her needs, she too receives the additional amount. In Switzerland, the dependents of a soldier who is ineligible for continuation of a part of his former wages during military service receive an allowance based on need.

In summarizing the main characteristics of the different systems, detailed information has been obtained only for Great Britain and Germany. The provisions of other countries are discussed to the extent that information was readily available. Although demobilization has taken place in a number of the countries under discussion and it may therefore be assumed that the provisions are no longer in operation, they are nevertheless included to illustrate the various methods followed abroad in meeting the needs of families of mobilized men.

Definition of Eligible Persons

Family allowances.—In Great Britain, family allowances are granted to dependents of warrant officers, noncommissioned officers, and private soldiers; officers are covered under a separate system, which will not be described here.² In the Union of Soviet Socialist Republics, too, family allowances are confined to dependents of private soldiers and noncommissioned officers who are mobilized in time of war; in Rumania they apply only to dependents of men not above the rank of sergeant. In Canada³ and New Zealand, on the

¹ The discussion and the chart are based on the practice obtaining in the Army. The provisions for members of the Navy and Air Force are similar.

² The summary in the text and in the chart refers to the provisions for the dependents of men in the Army and Air Force. Different provisions apply to dependents of men in the Navy.

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¹ Throughout this discussion the term soldier is used generically to refer to a man serving in the armed forces, regardless of rank or branch of service.

other hand, the same system covers both officers and men.

Most countries granting family allowances limit the allowances to persons who stand to the soldier in a certain well-defined relationship. The range of the relationship varies greatly. In some countries the list of eligible relatives is long, while in others it is fairly limited (chart 1). In Great Britain, for example, the relatives eligible for allowances are the wife, children, parents, grandparents, grandchildren, brothers and sisters, and other dependents. In New Zealand allowances are confined to the wife, the children, the guardian of motherless children, and the dependent widowed mother. The Danish law extends eligibility to members of the family for whose maintenance the mobilized person is responsible.

The dependents enumerated in the law may not be eligible for allowances on a basis of equality. In Great Britain, Canada, and Germany, the wife and the children receive allowances regardless of previous support, while other relatives are eligible only if the soldier was wholly or mainly responsible for their support prior to his military service. Moreover, in Great Britain, with the exception of cases in which a special war-service grant has been awarded, dependents other than wife and children receive no allowance if the wife or children are eligible, and an allowance is issued to only one dependent other than wife and children on behalf of any one soldier. In Canada, the receipt of an allowance by the wife or children does not disqualify other dependents, but allowances are paid to not more than three dependents on behalf of any one soldier. France grants only one basic allowance to any group of persons whom the soldier supported; in claiming the allowance, wives have priority over children, children over parents, and parents over other members of the family.

The detailed definitions of eligible dependents are shown in chart 1. It may be of interest to discuss in some detail, at this point, the provisions of the British and Canadian laws defining the group of eligible dependents. Under the British law, the relatives of the soldier are divided into two groups, the first of which consists of persons eligible for allowances regardless of need. For this group, the allowances are uniform, varying only with the rank of the soldier. To it belong the wife and all children below school age or attending school; the woman who has lived with

the soldier as his wife and who was wholly or mainly supported by him on a permanent domestic basis, their children, and the soldier's legitimate children who are in her care; and the separated wife and legitimate children of the soldier against whom a court order of maintenance exists. In the latter case, the court order is enforced usually through compulsory stoppage of pay. But if the stoppage falls short of the amount fixed in the court order or separation agreement, a supplementary allowance may be issued up to the amount due under the order or agreement, provided it does not exceed the total amount payable as family allowance.

Persons in the second group are eligible for allowances only if the soldier has no wife or children in receipt of the regular family allowances. This second group must be in need, and the soldier must have furnished them regular and substantial support for a considerable and continuous period—normally not less than 6 months—immediately before his entry upon military service. To this group belong the wife and the children not eligible for family allowances and for whose maintenance no court order has been issued against the soldier, the father or mother, grandparents, stepparents, foster parents, grandchildren, and brothers and sisters. An allowance is issued to only one dependent in this second group on behalf of any one soldier. The allowance is measured by the need of the dependent and the amount of support furnished by the soldier before his induction into military service. In special circumstances, dependents other than those listed may receive assistance from the government.

In Canada, too, dependents fall into two classes. As in Great Britain, wives and children enjoy privileges not available to other dependents. They are eligible for the allowances solely on the basis of their relationship to the soldier without regard to the previous support furnished by him and without an investigation of their need. The age limit for daughters is 17, for sons 16; but if a child is incapacitated, the allowance may be granted beyond these age limits. If the children have no mother, their allowances may be paid to a guardian; if a female relative of the soldier who was responsible for the management of the man's home before his entry into military service cares for the children while he is away, she is eligible for the wife's allowance. Foster children who live in the

man's home and are wholly supported by him and illegitimate children dependent upon the income of the soldier are likewise eligible for allowances.

The second class of dependents in Canada consists of the soldier's mother—including the foster mother or stepmother—who is widowed or separated from, or deserted by, her husband or whose husband is totally incapacitated; the totally incapacitated father, including the foster father or stepfather, whose wife is dead; the younger brothers and sisters of the soldier who are members of his household; the divorced wife; and the woman who has lived with the soldier as his wife on a domestic basis. Dependents belonging to this class must have been dependent on the income of the soldier for the ordinary necessities of life at the time of his entry into military service or must have become dependent on him after such entry because of loss of other means or sources of support. Allowances may also be granted to the dependent father or mother in need, if the soldier was the natural breadwinner of the household but was unable to provide support before his entry into military service because of circumstances beyond his control, such as unemployment. In the case of the following relatives, an allowance may be granted if the soldier was only partially supporting them: a widowed mother; a mother who has been deserted by her husband and has not been supported by him for a reasonable length of time; a mother whose husband is totally incapacitated; and the incapacitated father whose wife is dead. Sole support by the soldier prior to his entry into military service is a prerequisite for the receipt of the allowances by the following relatives: a mother who has been divorced or separated from her husband and whose husband has not been supporting her for a reasonable length of time; and the younger brothers and sisters of the soldier.

The divorced wife is eligible for an allowance only if the soldier is legally obliged to contribute toward her support. The fact that the divorced wife receives an allowance does not disqualify the present wife of the soldier, if he has remarried, or any other dependent from receipt of an allowance. The wife who is living apart from her husband is not eligible for an allowance if he has not contributed toward her support during the 6 months prior to his entry into military service although he was able financially to do so. The woman who

has lived with the soldier as his wife must have been supported by him for at least 2 years.

The allowances of all dependents belonging to the second class are measured by their need. Steady income which they receive from any source whatever is deducted from the amount of the allowance.

No dependent, whether belonging to the first or the second class, may receive more than one allowance at a time nor may allowances be granted to more than three dependents of any one soldier.

Continuation of pay.—Chart 2 shows the groups of persons whose pay is continued during periods of military service. The group is most extensive in Switzerland, where all persons who have a public or private contract of employment at the time they enter military service, and unemployed persons who had employment for 150 days in the preceding year, are eligible for continuation of a portion of their salary or wage. In other countries, the group is defined more narrowly. Thus, in Rumania, the provisions apply only to employees who served for at least 2 years in industrial and commercial establishments with at least five employees; in Greece the law covers only wage earners and salaried employees whose remuneration is fixed and paid at regular intervals and who have had not less than a year's employment. In Bulgaria, workers who are mobilized receive half their wage for not more than 3 months. Professional workers may receive their full salary during the period of mobilization. Handicraft establishments employing not more than three workers are exempt from these provisions if the workers and the employer are called up simultaneously for military service or if the establishment cannot continue without replacing the mobilized workers. In Italy the law is confined to salaried employees.

Chart 2 does not show the special provisions for public employees, who in some countries are eligible to receive the difference between the military pay and their civilian salaries, nor does it show the provisions under which in some countries the wages of workers called up for military service are continued for a few weeks.

Conditions for Receipt of Allowances

Family allowances.—By and large, family allowances are limited to dependents of soldiers in need. This is the case for all countries selected for this

Table 1.—Average exchange value of foreign currency, in dollars, 1940

Country	Monetary unit	Average rate in dollars, 1940 ¹
Belgium.....	Franc.....	0.0338
Canada.....	Dollar.....	.8514
France.....	Franc.....	.0208
Germany.....	Mark (Reichsmark).....	.4002
Great Britain.....	Pound.....	3.8300
Greece.....	Drachma.....	.0067
Hungary.....	Forint.....	.1848
Netherlands.....	Guilder.....	.5313
New Zealand.....	Pound.....	3.0038
Rumania.....	Leu.....	.0069
Sweden.....	Crown (krona).....	.2380
Switzerland.....	Franc.....	.2268
U. S. S. R.....	Ruble.....	(*)
Yugoslavia.....	Dinar.....	.0225

¹ Average of certified noon buying rates in New York for cable transfers. In dollars per unit of foreign currency. *Federal Reserve Bulletin*, Vol. 27, No. 2 (February 1941), p. 183.

* Not available.

analysis with the exception of Great Britain, Canada, New Zealand, Sweden, and the U.S.S.R. The Canadian regulations specify, however, that the allowances cannot be claimed as a right and that the award is discretionary.

In Great Britain, Canada, and New Zealand, the wife and the children of the soldier receive allowances irrespective of need. In Canada a female relative who cares for the motherless children of the soldier, and in New Zealand the guardian of motherless children and the dependent widowed mother, are eligible for allowances on the same basis as wives and children. The main condition for the receipt of these allowances is that the soldier must allot a portion of his pay for the support of eligible dependents. This allotment is added to the allowance payable by the government. In Great Britain and Canada, the allotment varies with rank and pay. In Great Britain, for example, warrant officers, classes I and II, are required to allot 28s.⁴ a week; warrant officers, class III, and sergeants pay 21s. a week; soldiers below the rank of sergeant allot 14s. a week if their weekly pay exceeds 21s., or 10s. 6d. a week if their pay falls between 17s. 6d. and 21s., or 7s. a week if their pay falls between 14s. and 17s. 6d. For soldiers below the rank of sergeant, the allotment constitutes approximately half the soldier's pay. The soldier may voluntarily allot an additional amount to his family if he is able and willing to do so.

If the soldier has been placed under compulsory

⁴ The average exchange value of foreign currency, in dollars, is shown in table 1.

stoppage of pay for the support of his wife and children and if the payment of the full allotment would reduce his pay below a specified minimum, the government may pay a part of his dependents' allotment for him.

Family allowances are discontinued under certain conditions as, for example, while the wife or child is an inmate of a state-supported institution or is maintained at public expense.

In Canada, the amount which the soldier must allot for the support of his wife, children, and his divorced wife, before they are eligible for allowances from the government, represents 15 days of each month's pay. In place of the compulsory allotment, the wives and children of officers receive the marriage allowance, which is a regular part of the pay of officers who are married or have children. The allotment for which a divorced wife is eligible if the soldier is under legal obligation to contribute to her support must not exceed the amount fixed as the soldier's responsibility in the court order or separation agreement. In case of remarriage by a divorced soldier, the allotment to the second wife amounts to the difference between the allotment payable to the divorced wife and 15 days' pay; however, the right of the second wife to a supplementary government allowance is not affected by the rights of a divorced wife to an allotment and an allowance. The wife of a man who marries subsequent to enlistment and without official permission is not eligible for an allowance. Allowances are not payable if the dependents of the soldier are maintained in an institution at public expense or if they are considered morally unworthy to receive public assistance.

In New Zealand, the allotment varies, not with the rank and pay of the soldier but with his family responsibilities. The minimum allotment, which is required of a single man, is 14s. a week. The maximum allotment, required of a man with a wife and three or more children, is £4 a week. The minimum pay of a mobilized man in New Zealand is 7s. a day. Hence the allotments of men with heavy family responsibilities may represent a high percentage of their pay.

In Sweden, the wife and children receive a fixed allowance irrespective of need and without the requirement that the soldier allot a part of his pay for their support. A supplement may be added to the basic allowances if the family is in need.

In the U.S.S.R., the allowance varies with the number of persons in the family and the number who are considered to be non-self-supporting. The resources of the family are not taken into account, nor is the soldier required to contribute to their support.

In all other countries, the allowances are granted only subject to a means test. The provisions of the means test vary from country to country. In Belgium, for example, the family of the soldier is eligible for an allowance if the total income of the family, including that of the soldier, is less than the amount which is exempted from income tax. Partial allowances are paid if the income does not exceed by more than 50 percent the exempted amount.

A household means test is applied to all members of the soldier's family in Germany, and in Great Britain to the dependents other than wives and children. In both countries, certain types of resources are left out of account in administering the means test. In Germany a portion of the earnings of the dependents is disregarded; so are veterans' pensions, survivors' pensions, and certain other types of income; savings, property, or capital owned by the soldier or his family are likewise left out of consideration. In Great Britain, the following types of income are excluded in determining need: the income used for the payment of rent; one-fifth of the weekly earnings of certain members of the household; and a portion of sick pay from a friendly society, of health insurance benefits, of veterans' pensions, and of workmen's compensation. In Switzerland, too, a portion of the earnings of the wife is left out of account; the earnings of other members of the family who live in the household of the soldier are counted in full.

The German law specifies that the family allowances, although based on a means test, do not fall in the class of public relief and are to be administered apart from it. Family allowances are not granted if the dependents of the soldier have sufficient resources for necessary maintenance. Eligible dependents are required to use their earning capacity to maintain themselves unless they are prevented by age, ill health, lack of training, or by household or family responsibilities. Formerly, family allowances in Germany were subject to the condition that dependents capable of earning their living must register at the em-

ployment office, but a decree issued in October 1930 canceled this requirement. All members of the family must unite their efforts and resources to provide necessary maintenance; unduly heavy burdens on one member of the family are to be avoided. Ascendants and descendants of the members of the soldier's family are relieved from their legal responsibility for furnishing support; other relatives who are responsible for support under German civil law are not relieved from this responsibility, but their support is taken into account only insofar as it is actually furnished.

As under the provisions for wives and children, the soldier in Great Britain must allot a portion of his pay for the support of other dependent relatives. If he has no wife and children who are eligible for allowances and if, prior to his entry into the armed forces, he contributed toward the support of his dependent relative an amount which he cannot afford to continue during his military service, with resultant hardship to the dependent, the government then grants assistance to the dependent relative. Unless the dependent is living alone or as a member of a household without any other income, he does not, however, receive an allowance if the net weekly income of the household, exclusive of rent and certain types of income, averages 18s. 6d. or more for each member of the household, with children below school age counted as half a person each.

As in the case of family allowances, the allowances of dependents are discontinued under certain conditions—when, for example, the dependent is in an institution supported by the state or is maintained at public expense. Allowances are discontinued, also, in case of imprisonment or serious misconduct on the part of the dependent, and on the dependent's marriage or remarriage.

In Canada, as in Great Britain, dependents other than wives and children may receive an allowance only if they are in need and if the soldier allots a part of his pay for their support. Unlike the British law, the Canadian provisions do not disqualify other dependents if the soldier has a wife or children, although allowances are limited to three dependents of any one soldier. If he has no wife or children, the soldier must assign 15 days' pay; otherwise he must assign 5 days' pay in addition to the allotment of 15 days' pay which goes to his wife and children. Allowances may be reduced or denied altogether if there are other

Chart 1.—Abstract of foreign provisions for allowances to families of mobilized men

Country	Eligible dependants	Conditions for receipt of allowance	Type and amount of allowances		Source of funds	Administration
			Regular allowances	Special allowances		
Belgium.....	Wife. Legitimate and acknowledged illegitimate children, and illegitimate children acknowledged only by the wife if they form a part of the household; age limit 16, or no age limit if incapacitated by infirmity for earning a living. If soldier is unmarried, widowed, or divorced: legitimate father or, in his absence, legitimate mother.	Total net income of dependants plus income of soldier is less than minimum exempted from income tax plus supplements for family responsibilities. If income exceeds this minimum by not more than 50 percent, allowances up to 1/2 of the regular allowances are paid.	Adults: 12 francs a day in communities with at least 30,000 population; 10 francs a day in other communities. Children: 5 francs a day for each eligible child.	No information.	No information.	Local authorities. Appeal to inspector of taxes.
Bulgaria.....	Family.	Total monthly income of family does not exceed a specified figure varying with locality and composition of the family.	Amount of monthly allowance fixed by mayor and local committees.	Housing allowance if necessary. Amount fixed by mayor and local committees.	Special income tax.	Local administration: mayor assisted by local committees. Central administration: Ministry of Interior.
Canada (Army and Air Force).	Wife or female relative responsible for care of children. Children (including foster and illegitimate children supported by the man prior to mobilization). Age limit: 17 for daughters, 16 for sons; no age limit for incapacitated children. The following relatives are eligible for allowances if the soldier supported them prior to mobilization: Mother (including foster mother or stepmother) who is widowed, separated from, or deserted by, her husband, or whose husband is incapacitated. Father (including foster father or stepfather) whose wife is dead and who is totally incapacitated. Brothers below age 16 and sisters under age 17 who were members of the soldier's household. Divorced wife if the soldier is under legal obligation to contribute to her support. Woman who has lived with the soldier as his wife on a domestic basis and has been supported by him for at least 2 years.	Allowances cannot be claimed as a right; the award is discretionary. Wives and children receive allowance regardless of previous support and without a means test on the condition that the soldier allot 15 days' pay of his monthly pay: Warrant officer, class I... \$60 Warrant officer, class II... 45 Warrant officer, class III... 40 Staff-sergeant and sergeant..... 35 Ranks below sergeant... 20 Boy..... 10 Other dependents receive allowances if they were wholly or partially supported by the soldier before his enlistment, if they have no means of support other than the allotted pay of the soldier, and if the soldier allots to them 15 days' pay, or 5 days' pay if his wife and children receive an allotment of 15 days' pay. No dependent may receive more than one allowance at a time. Allowances limited to 3 dependents of any one soldier. Allowance not granted if the dependent is maintained in an institution at public expense or if he is a paid member of the defense forces of Canada. Allowance suspended if female dependent marries, if the dependent is found morally unworthy of public assistance, and under a few other conditions.	Monthly allowance for wives and children (exclusive of allotment): \$35 to \$50 for wife or female relative in charge of children, varying with rank. \$12 for children (may be increased to \$20 each for the first 2 children and a maximum of \$48 for more than 2 children if children do not have a mother and if they are in need). In the case of other dependents, whatever steady income the dependent may have is taken into account in fixing the allowance. For soldiers below the rank of 2d lieutenant, the maximum is \$20 a month for each dependent, which may be increased up to \$30 a month for persons of higher rank.	On the joint recommendation of the Dependents' Allowance Board and the Treasury Board, the Governor in Council may grant allowances in special cases of dependency if the award is in the public interest.	Soldiers' allotment of pay and governmental subsidy.	Central: Dependents' Allowance Board in the Department of Defense, consisting of 6 members, 4 representing the Military Forces, 1 representing the Treasury, and 1 designated by the Minister of Defense. District and local: Field services of the Dominion Department of Pensions and National Health and the Soldiers Settlement of Canada. These agencies utilize in turn recognized social agencies, public or voluntary, for investigation and report. Decisions on claims are made by the Dependents' Allowance Board. No appeal may be made against it, but official interviewer may ask Board for review.
Denmark.....	Members of family for whose maintenance the mobilized man is responsible.	Family maintenance allowances may be paid by local authorities to dependents for whom the mobilized man is responsible, if dependents are in need	Local authorities may pay maintenance allowances for family members.	Assistance is to be granted by local authorities to enable mobilized man in need to keep his home or commercial premises or to	Cost divided between state and local authorities.	No information.

		and there is reasonable evidence to believe that he would have provided maintenance but for military service.		pay debts for household articles or for trade purposes.		
France.....	Only 1 basic allowance paid to any group of persons for whom the mobilized man was the indispensable breadwinner. Allowance may be claimed in the following order by: Wife. Direct descendants. Nearest direct ascendant. In exceptional circumstances, allowance may be paid to other family members or persons maintained by the mobilized man.	Mobilized person was the indispensable breadwinner of the family. Family in necessitous circumstances.	Principal allowance: 7-12 francs a day varying with locality. Children under 16: 4.50-5.50 francs a day varying with locality.	No information.	National Solidarity Fund consisting of sums held back by employers from their workers' overtime pay; tax on profits of industrial and commercial undertakings and on workers' earnings; proceeds of national lottery.	Local committee; appeal to departmental committee. Central supervision by Ministry of Public Health.
Germany.....	The following dependents are eligible for allowances regardless of previous support: Wife. Children if they are legitimate or legitimized, or adopted prior to entry upon military service; stepchildren living with the wife; illegitimate children for whose support the soldier is responsible. The following dependents are eligible for allowances if the soldier was wholly or mainly responsible for maintenance: Divorced wife and the former wife whose marriage has been annulled. Grandchildren, foster children, and stepchildren not living with the wife. Ascendants. Adoptive parents, stepparents, and foster parents. Orphaned brothers and sisters who lived in the household of the soldier.	Allowances granted only if the income of the dependents is insufficient for necessary maintenance. In administering household means (test, certain types of income (a portion of wages earned, a portion of pensions, etc.) and the savings, property, or capital owned by the soldier or his family are left out of account. Support of relatives counted only insofar as it is actually furnished.	The following amounts represent maximum allowances, from which income of the family is deducted. Wife who lived with the soldier prior to entry upon military service receives the higher of the following two amounts: (1) Allowance varying with cost-of-living area. (2) 40-200 marks a month varying with previous net income of the soldier and constituting approximately 40 percent of income below 260 marks a month and a gradually decreasing percentage as the income increases. Other dependents receive allowances varying with cost of living area. Allowances must not exceed the amount which the family received from the soldier before his entry upon military service.	Payment of rent, or if the family owns home, payment of rates and taxes. Maternity care and benefits equivalent to those furnished to dependents of members of sickness insurance funds. Education allowances for children. Occupational training for dependents who are blind, deaf and dumb, or crippled. Social insurance contributions. Allowances for the fulfillment of contractual obligations assumed prior to entry upon military service. Funeral allowances. Allowance for the maintenance of an independent business if the economic status of the soldier is endangered. Various supplementary allowances for the maintenance of the household.	% of benefit expenditures borne by the central government. Cost of administration and 1/2 of benefit expenditures borne by urban and rural districts. Distribution of cost may be varied during the war.	Urban and rural districts. Right of appeal against the decisions of the district office.
Great Britain (Army).	Family allowances granted to the following dependents: Wife (regardless of previous support). Children attending school or below school age (regardless of previous support). Unmarried dependent living as a wife and children of her and the soldier or legitimate children of the soldier who are under her care if they were wholly or mainly supported by the soldier. Separated wife and legitimate children of the soldier against whom a court order for maintenance exists. Dependents' allowances granted to the following dependents if the soldier maintained them or made substantial contributions toward their maintenance:	Family allowances granted regardless of need on the condition that the soldier make a weekly allotment of pay in the following amount: s. d. Warrant officers, classes I and II... 28 0 Warrant officers, class III and sergeants..... 21 0 Soldiers below the rank of sergeant: If paid 21s. a week or more..... 14 0 If paid less than 21s. a week but not less than 17s. 6d... 10 6 If paid less than 17s. 6d. but not less than 14s. a week... 7 0 Dependents' allowances—not granted if soldier is receiving	Family allowances (exclusive of allotment of pay): Wife of soldier not above the rank of sergeant: 18s. a week, increased up to 24s. 6d. for soldiers above that rank. Children: 7s. 6d. a week for the first child, 5s. 6d. for the second, and 4s. for each additional child. Special rates for motherless children. Dependents' allowances (including allotment of pay): 13s. a week if previous support exceeded 9s. but did not exceed 15s. 18s. a week if previous support exceeded 15s. but did not exceed 20s. 21s. 6d. a week if previous support exceeded 20s. 2s. a week for dependent living alone or in household with no other income who is	Special grants for rent, insurance premiums, educational commitments, for the support of dependents in relationships other than those specified in column 2, up to £2 a week (exclusive of allowances).	Soldiers' allotment of pay and governmental subsidy.	Claim for family allowances is made by the soldier himself through the regimental paymaster, who sends a book of weekly drafts to the post office of the residence of the wife. Claims for dependents' allowance must be made by both the soldier and the dependent. Claims are decided with the cooperation of the Assistance Board. They are paid through the post office. Claims for special assistance are decided by the Ministry of Pensions.

¹ Information is believed to be current as of the beginning of 1941. Except where otherwise specified, the terms mobilized man and soldier are used interchangeably and refer to a man serving in the armed forces, regardless of rank or branch of service. For the exchange value of foreign currency, in dollars, see table I.

Chart 1.—Abstract of foreign provisions for allowances to families of mobilized men—Continued

Country	Eligible dependents	Conditions for receipt of allowance	Type and amount of allowances		Source of funds	Administration
			Regular allowances	Special allowances		
Great Britain (Army)—Con.	Wife not eligible for family allowance. Legitimate, legitimized, adopted, illegitimate and step-children not eligible for family allowance. Father or mother. Grandparent, stepparent, foster parent. Grandchild. Brother or sister (including half-brother and half-sister). In special circumstances, other dependents may receive assistance.	family allowance, and issued only to 1 dependent on behalf of any 1 soldier. If soldier maintained dependents or made substantial contributions toward their support, allowance granted subject to a household means test and subject to the condition that the soldier make an allotment of pay equal to that required for the receipt of family allowances. In administering means test, certain types of income (rent, a portion of earnings, of sickness benefits, of pensions, etc.) are left out of account. Both types of allowances are payable to warrant officers, noncommissioned officers, and private soldiers. They are discontinued while the dependent is an inmate of a state-aided institution or is maintained at public expense and under a few other similar conditions.	wholly dependent on soldier and towards whose maintenance he contributed not less than 24s. a week.			
Greece.....	The following members of the soldier's family who lived with him and whom he supported: Wife, children, parents, unmarried or widowed sisters, and brothers under age 17 or incapable of work.	Family in need. Income from any other source, including continuation of pay (see chart 2) is deducted from the allowance. Allowance is paid to dependents as a group and is not divided among them.	Monthly allowances vary with place of residence as follows: First dependent: 300 to 600 drachmai. Each other dependent: 60 to 120 drachmai.	No information.	No information.	Local committees consisting of civil servants, clergymen, and notables.
Netherlands.....	Wife, relatives in the direct line and in the second degree, foster parents, and other persons for whose maintenance the soldier is legally responsible.	Family is deprived of income because of mobilization of breadwinner.	Maximum aggregate allowance: 3 florins a day. Allowance not to exceed loss of income actually suffered by the dependent or amount considered sufficient for livelihood, taking into account any other income of the dependent. In special cases, Minister of Defense may grant a higher rate.	No information.	Provisional payments made from municipal fund are reimbursed from state treasury if they are approved by the Minister of Defense.	In normal times, system is administered by Minister of Defense. In emergency periods, mayor of municipality fixes amount pending approval of Minister; or Queen's Commissioner of the province may be authorized to exercise the powers of the Minister.
New Zealand....	Wife; guardian of motherless children under age 16; children under 16; dependent widowed mother.	Family allowances subject to weekly allotment of soldier's pay in the following amounts: Single men 14s. Married men without children..... £2 0s. Married men with 1 child..... £2 15s. Married men with 2 children..... £3 10s. Married men with 3 or more children... £4 0s. Children's allowances paid on behalf of not more than 5 children.	Daily allowance (exclusive of allotments): 3s. for the wife or guardian of motherless children under age 16. 1s. 6d. for each child under age 16 (but for not more than 5 children) and for dependent widowed mother.	No information.	Soldiers' allotment of pay and state treasury.	No information.

Rumania.....	Restricted to families of workers, salaried employees, or craftsmen. Wife, minor children (legitimate or illegitimate), parents of soldier and his wife, if they are dependent on soldier.	Families of soldiers not above rank of sergeant and not eligible for continuation of pay (see chart 2); allowances granted only if family is without means of subsistence.	20 lei per family a day.	No information.	Central Social Insurance Fund and Unemployment Fund, in equal shares.	Grants paid by social insurance funds and offices, under supervision of committee of representatives of Ministry of Labor, employers, and workers.
Sweden.....	Wife, if mobilized man lived with her. Dependent children under age 16. Parents, if mobilized man is obliged to support them and was in fact doing so when he was called up. Under special conditions, person in charge of household.	Basic allowance paid to wife and children only, irrespective of need, and a supplement, based on need. Family and housing allowances not granted if soldier receives allowance for continuation of an independent business. Allowances may be conditional upon application for work at a public employment exchange.	Daily basic allowance: Wife..... 1 crown Child..... 0.40 crown Maximum total daily allowances varying with cost-of-living area: Wife..... 1.75-2.25 crowns Other persons over 16..... 1.00-1.50 crowns Persons under 16..... .70- .90 crown	Housing allowance granted if family requires assistance to keep their home, not to exceed cost of rent and heating. Removal allowance may be granted in place of housing allowance. Allowance for continuance of business granted if it is possible to maintain an independent business by engaging wage-paid labor and if the mobilized man maintained his family out of the product of his own labor. Allowance not to exceed 200 crowns a month. Sickness allowance is granted subject to proof of need, to cover costs of medical and hospital treatment, of cure, and of transportation to the doctor or hospital. Non-interest-bearing loans varying from 200 to 4,000 crowns, repayable in five annual installments.	State pays basic amount in full and 9/10 of the other allowances.	Local administration. Appeal to provincial and central authorities.
Switzerland.....	Wife. Children, legitimate or illegitimate. Parents in direct line of legitimate or illegitimate children. Brothers and sisters. Other relatives and connections living in the same household. Under exceptional conditions, adopted relatives.	Assistance is granted only to members of the mobilized man's family who were actually maintained by him and who are in need. In administering the means test, account is taken of capital and income of all persons living in the family; certain income, such as a portion of the earnings of the wife, is left out of account. Soldiers' relatives working on their own account receive assistance only if they lose earnings because of the mobilization and are consequently in need. Assistance not payable under the following conditions: (1) Mobilized man is in receipt of unemployment benefit under military insurance; (2) he receives full salary or wages during period of service; (3) he was not in gainful employment before entering service (unemployment compensation being considered as earnings) unless he proves that he could have found gainful employment during the period of service; (4) joint income of family is sufficient for maintenance; (5) an allowance is granted for loss of wages (see chart 2).	Maximum daily allowance varying with locality: Adults and children earning on their own account.... 2.20-2.90 francs Children aged 15 and over. 1.40-2.00 francs Children 10-14 years old. .90-1.50 francs Children under 10..... .70-1.00 franc Rate of assistance may be increased by 30 percent, but the payment of this supplement may be made subject to certain conditions (payment of rent, interest, mortgages, etc.). Assistance may not exceed amount which the family received from the breadwinner.	No information.	Confederation pays 3/4 of expenditures, cantons, 1/4.	Local authority. Appeal to cantonal authorities; further appeal to the Central War Commissariat.

Chart 1.—Abstract of foreign provisions for allowances to families of mobilized men—Continued

Country	Eligible dependents	Conditions for receipt of allowance	Type and amount of allowances		Source of funds	Administration
			Regular allowances	Special allowances		
Union of Soviet Socialist Republics.	The following members of the family are deemed to be non-self-supporting: Wife. Children under age 16, or age 18 if they attend school and are not in receipt of a state scholarship. Brothers and sisters under age 16, or age 18 if they attend school and are not in receipt of a state scholarship and if their parents are incapable of work. Father over age 60. Mother over age 55. Invalid relatives.	Allowance paid to families of private soldiers and noncommissioned officers mobilized in time of war.	Rate depends upon the number of non-self-supporting members in the family. Monthly rate for families with no self-supporting members: 1 person in family. 80 rubles 2 persons in family. 120 rubles 3 or more persons in family. 160 rubles Monthly rate for families with 1 member capable, and 3 or more incapable, of work: 120 rubles. Monthly rate for families with 1 member capable of work and 2 children under age 16: 80 rubles. Rates reduced by 50 percent in rural areas.	No information.	No information.	Special committee of district or town; village soviet in rural districts. Appeal to executive committee of administrative subdivision; if none, to Council of People's Commissaries.
Yugoslavia.....	Legitimate wife and children under age 16. In the absence of wife and children, relatives in the ascending line. If there are no such dependents, allowance may be paid to other relatives in the second degree of the ascending line, such as brothers and sisters, or to other dependent persons, such as unmarried consort, illegitimate children, and unmarried relatives in the ascending line.	Allowances payable only to the dependents of mobilized men who have no means of subsistence because the person on whom they are dependent is mobilized. Only one allowance is payable for all persons dependent on the mobilized man.	Rate: 5 to 8 dinars a day varying with locality plus supplementary allowance of 3 dinars a day for each dependent child.	No information.	No information.	Special committee attached to district court.

Chart 2.—Abstract of foreign provisions for continuance of wages during military service ¹

Country	Eligible workers	Conditions for continuance of wages	Amount	Duration	Source of funds
Bulgaria.....	Workers. Certain professional workers. Unemployed workers entitled to unemployment benefits. Important exclusions: Establishments in handicrafts employing not more than 3 workers if the workers and the employer are called up simultaneously or if the establishment cannot continue without replacing the mobilized workers.	No information.	Workers: 50 percent of wage. Professional workers: Full salary. Unemployed workers: Amount of unemployment benefit.	Workers: Maximum of 3 months. Professional workers: Period of military service. Unemployed workers: To the expiration of the unemployment benefit period.	Employers pay benefits to their former workers and professional workers. Unemployment fund makes payments to unemployed persons.
Greece.....	Wage earners and salaried employees whose remuneration is fixed and paid at regular intervals.	Minimum of 1 year's service with employer. If employee has less than 1 year's service, part of the time spent in other establishments is taken into account.	Men with dependents: $\frac{1}{2}$ salary after 1 year's service. $\frac{3}{4}$ salary after 3 years' service. $\frac{1}{2}$ salary after 10 years' service. Men without dependents: $\frac{1}{4}$ salary after 1 year's service. $\frac{1}{2}$ salary after 3 years' service. $\frac{3}{4}$ salary after 10 years' service.	Period of military service.	Employers. Small manufacturers and craftsmen share the cost of the benefits with their employees who continue to work and who contribute in proportion to their remuneration.

Hungary.....	Salaried employees in industry and commerce. Farm bailiffs and farm servants.	See Amount.	Salaried employees: Full salary for month of induction into army. Allowance to family equal to 50 percent of salary for 1 dependent, increased by 10 percent for each additional dependent if man is not an officer and if family is destitute. Maximum: Salary of the employee or 100 pengő a month for professional workers and 70 pengő a month for others. Accommodation supplied by the firm prior to military service. Farm bailiffs: Accommodation, fuel, land for cultivation, and fodder stipulated in contract. In addition, farm bailiffs who are not officers receive from 1/4 to 1/2 of remuneration in cash and kind depending on family responsibilities. Farm servants with family responsibilities: Accommodation, fuel, land for cultivation, and fodder stipulated in contract.	Period of military service.	Employers.
Italy.....	Salaried employees in private establishments.	No information.	Full salary during first 2 months of service; thereafter difference between army pay and civilian salaries.	Period of military service.	Employers pay contributions, based on number of employees and total pay roll, into a central fund, from which allowances are paid.
Rumania.....	Wage earners and salaried employees in industrial and commercial establishments with at least 5 employees.	Establishment continues work. Worker has had 2 years' service in the establishment and is married, or has family responsibilities. Rights to continuation of pay may be exercised only once a year.	1/2 of wage. (Officers may choose between army pay and 1/2 wage; persons of lower rank receive 1/2 wage in addition to army pay.)	Period of military service.	Employers.
Switzerland.....	Persons who at the time of entry into military service have an employment contract, public or private, including home workers and commercial travelers. Unemployed persons who were employed for not less than 150 days during preceding year.	See Amount.	Allowances consist of: (1) Household allowance payable to soldiers who are obliged to maintain or assist relatives and varying with locality from 2.90 francs to 3.75 francs a day; household allowance is increased if wages exceeded 10 francs a day but by not more than 0.75 franc a day. (2) Children's allowances: First child: 1.20-1.80 francs a day, varying with locality. Each additional child: 1.00-1.50 francs a day, varying with locality. Children over age 18 and children between ages 15 and 18 who earn their living are not taken into account. Maximum allowance: 90 percent of wage if wages amounted to less than 6 francs a day, otherwise 80 percent. Maximum amount 12 francs a day. Soldiers not eligible for household or children's allowances: 0.50 franc a day.	Period of military service.	Employers pay 2 percent of their total pay roll and employees 2 percent of wage or salary until the yield of these contributions reaches 1/2 the allowances currently paid. Government pays the other half, 1/4 of this amount being refunded to the federal government by the cantons.

¹ Information is believed to be current as of the beginning of 1941. For the exchange value of foreign currency, in dollars, see table 1.

family members at home who should assume partial or full responsibility for support. Steady income which the dependents receive from any source other than the allotment is taken into account in fixing the amount of the allowance. Allowances are not granted while the dependent is maintained in an institution at public expense, if he is considered morally unworthy of public assistance, and under a few other conditions.

In Sweden, registration at the employment office may be made a prerequisite for the receipt of family allowances.

In Switzerland and Rumania, family allowances are not payable if the soldier is eligible for continuation of his wages.

If the soldier dies while serving in the armed forces, dependents' allowances in Great Britain are continued for 13 weeks after his death. In Germany, the allowances are payable after the death of the soldier until a survivor's pension is granted under legislation for veterans, or, if the death is not the result of a service injury, for a period of 3 months. If the soldier is honorably discharged from military service and takes up employment, the allowances in Germany are continued until the first wage payment but for not more than 2 weeks after discharge.

Continuation of pay.—Some of the countries which make provision for continuation of pay require that the soldier must have served with his former employer a certain length of time. For example, employees in Greece must have had a minimum of one year's service with the employer who is responsible for continuation of pay; if the employee has had less than one year's service with this employer, part of the time he spent in other establishments is taken into account. In Switzerland, pay is continued for unemployed persons who have had 150 days' service in the year preceding entry into the armed forces, while no service requirement is imposed on persons who have an employment contract at the time of entry.

Under the law of Rumania, an establishment is exempt from the requirement of continuing pay if it ceases operation; the worker, to be eligible for continued pay, must have had 2 years' service with the establishment and must be married or have family responsibilities. In Hungary, the pay of salaried employees is continued beyond the month of induction only if the employee is not an officer and has a family which is destitute.

Amount

Family allowances.—The methods of computing the family allowances in the various countries are set forth in chart 1. Of the five countries—Great Britain, Canada, New Zealand, Sweden, and the U.S.S.R.—which pay uniform allowances to certain classes of dependents without investigation of need, two—New Zealand and Sweden—pay flat amounts to all dependents. In New Zealand the wife and the guardian of motherless children receive 3s. a day; the children below age 16 and the dependent widowed mother receive 1s. 6d. a day. The soldier's allotment is added to these allowances. Children's allowances are paid to not more than five children.

In Sweden, the basic allowance for the wife is 1 crown a day, and for each child 0.40 crown a day.

In Great Britain, the wife's allowance increases with the rank of the soldier. Wives of soldiers not above the rank of sergeant receive 18s. a week; the allowance is increased up to 24s. 6d. a week according to the rank of the soldier. Wives living in the London postal area receive a special supplement of 3s. 6d. a week. Allowances for children amount to 7s. 6d. a week for the first child, 5s. 6d. a week for the second child, and 4s. a week for each additional child; these children's allowances do not vary with the rank of the soldier. As in New Zealand and Canada, the amount allotted by the soldier for the support of his family is added to the allowances.

The Canadian regulations prescribe only the maximum, not the minimum rates which may be awarded. As in Great Britain, the allowances for the wife, or the soldier's female relative who cares for his children, increase with rank. Wife's allowances amount to \$60 a month for officers above the rank of major, \$55 for majors, \$50 for captains, \$45 for lieutenants and second lieutenants, \$40 for warrant officers, class I, and \$35 for all other ranks. Children receive \$12 a month regardless of rank. If the man has no wife and no female relative in charge of his home or if the wife is incompetent to care for the children, the children's allowances may be increased up to \$20 a month for each of the first two children and a total of \$48 a month for three or more children; this increase is granted only if the children are in need. The allowances of all other dependents are limited to \$30 each for dependents of officers above the rank of major, to \$25 each for depend-

ents of majors, captains, and lieutenants, and to \$20 each for the dependents of men of lower rank; any steady income from any source other than the allotment is deducted from the amount of the allowance. The divorced or separated wife is not eligible to receive more than the amount which her husband is obliged to provide for her support under the court order or separation agreement; the allotment is applied in the first instance to provide this amount, and any remaining balance may be granted by the government as a dependent's allowance up to the maximum monthly allowance. If a divorced man has married again, his present wife receives the full allowance, although the allotment of pay may go, in whole or in part, to the divorced wife.

In the U.S.S.R., the allowances vary with the composition of the family and the number of family members who are considered not to be self-supporting, that is, the wife, the children, younger brothers and sisters whose parents are incapable of work, the father over age 60, the mother over age 55, and invalid relatives. The allowances are 50 percent lower in rural areas than in urban areas.

In all other countries, allowances are measured according to the needs of the dependents; hence the amounts shown in chart 1 represent maximum allowances payable to dependents without other income. In many countries the allowances based on a measurement of need vary with the cost-of-living area in which the dependents live. Some laws stipulate that the amount of the allowance must not exceed the loss of income which the family has suffered because the breadwinner was called to the colors. The characteristics of these systems may be illustrated by the provisions in effect in Great Britain and Germany.

In Great Britain the soldier's allotment of pay with respect to a dependent's allowance must equal the amount required for the regular allowance to wife and children. This allotment for a dependent is deducted from the amount of the allowance computed on the basis of need and previous support. In some cases of men in the higher ranks, the allotment may be equal to, or greater than, the maximum rate, in which case no supplementary allowance is payable.

The maximum amount of the allowance is determined by the average weekly contribution which the soldier made toward the support of the

dependent in the 6 months preceding his induction into the armed forces, as follows:

<i>Average weekly contribution</i>	<i>Maximum rate of allowance, including allotment</i>
9s. but not more than 15s.....	13s.
More than 15s. but not more than 20s.....	18s.
More than 20s.....	21s. 6d.

For a person who lives alone or as a member of a household with no other income and who is wholly dependent on the soldier, the maximum allowance is 25s. a week (including the allotment) provided the soldier's average contribution before he entered the army was not less than 24s. a week.

The allowances must not have the effect of raising the average net income of each member of the household to which the dependent belongs above 20s. a week, or, if the dependent is living alone and has income apart from the allowance, above 25s. a week. In applying these limits, children are counted as half a person each, and certain types of income are exempted.

The German system of family allowances uses two methods for computing the amount of allowance. Under the first method, the country is divided into districts on the basis of cost of living, and the allowances for dependents are so measured as to assure them necessary maintenance. In Berlin, for example, the allowance for the wife amounts to 64.50 marks a month. Other dependents over age 16 receive about one-half, dependents below age 16 about one-third, of the wife's allowance.

The allowance of the wife who lived with the soldier before his mobilization may be determined according to a second method if this method results in a higher allowance than that computed on the basis of the cost-of-living area. Under this second method, the wife's allowance is computed on the basis of the income, exclusive of tax deductions and social insurance contributions, which the soldier received in the month before joining the army. It amounts to 40 marks a month for a monthly income between 100 and 110 marks and is increased by 4 marks for every additional 10 marks of income up to an income level of 260 to 270 marks. For incomes in excess of this sum, 3 marks are added to the allowance for every additional 10 marks of income until the maximum allowance of 200 marks a month is reached. Thus, the wife's allowance amounts to approximately 40 percent of the previous income if this income was less than 270 marks; the percentage decreases

gradually for higher incomes, reaching about 34 percent of an income of 580 marks a month, and decreasing still further for higher incomes.

The allowances for dependents other than the wife are always computed according to the first method even if the wife's allowance is determined on the basis of previous income. The law provides that, no matter which of the two methods is followed, the granting of allowances must not have the effect of raising the standard of living of the family above that which the family maintained before the breadwinner was mobilized.

A provision that the family allowance must not exceed the amount which the dependents received from the soldier before his entrance into military service is found in a number of foreign laws, as may be seen from chart 1. The Swiss law, for example, specifies that the assistance granted by the government to families of mobilized men must not exceed the prior earnings of the soldier after deducting the cost of his maintenance. In the case of a married man, the cost of maintenance is reckoned at 2 francs a day, or at 1 franc a day if his earnings were low and he has a large family; the cost of maintenance of an unmarried man is taken to be 3 francs a day, or 2 francs a day if his earnings were low and he is the sole support of a large family.

Under the law of the Netherlands, the allowance must not exceed the loss of income actually suffered by the dependent in consequence of conscription of the breadwinner, or an amount considered sufficient for his livelihood, taking into account any other income that the dependent may have during the period of service of the breadwinner. The loss suffered by the dependent is deemed to be the amount contributed by the soldier before he was called up for active service, or—if this amount is not representative of his contribution, as in the case of irregular earnings—the average amount contributed to the maintenance of the dependent during the preceding year, or an amount computed according to such principles as the Minister of Defense may determine.

Continuation of pay.—Ordinarily, continuation of pay varies with the family responsibilities of the soldier and with the previous salary or wage, but in a few systems it is independent of family responsibilities and varies only with the prior wage. The details may be found in chart 2.

The provisions of the Swiss law for continuation of pay are unique, inasmuch as the allowances are measured primarily according to the family responsibilities of the soldier rather than his former pay. Continuation of pay consists of a household allowance, payable to soldiers who are obliged to maintain or assist relatives, and of children's allowances. Both types of allowance vary with cost-of-living areas. The household allowance is increased above the basic amount if the soldier's wages exceeded 10 francs a day. The combined household and children's allowances must not exceed 12 francs a day, or 80 percent of the soldier's previous wage, or 90 percent if his wage fell below 6 francs a day. Soldiers who are eligible for continuation of pay but who have no family responsibilities receive a flat amount of 0.50 francs a day. In other countries, continuation of pay is more closely related to the former salary or wage of the soldier.

Special Allowances

In addition to the allowances discussed in the preceding section, a number of countries grant supplementary allowances to meet requirements of the dependents for which the regular allowances are insufficient.

In Great Britain, special allowances may be granted up to £2 a week for the support of dependents outside the degree of relationship specified for regular allowances, for the payment of rent, insurance premiums, educational commitments, and other obligations. Persons who suffer hardship because of deprivation of expected support from a man who joined the armed forces at the end of his apprenticeship may also receive special assistance. These special grants must not have the effect of placing the household in a better financial position than that which existed before the man joined the armed forces. In addition, pending the receipt of family or dependents' allowances, temporary assistance is available under the law for prevention and relief of distress arising out of war. This law is administered by the Assistance Board.

In Germany, the government grants a rent allowance to eligible dependents which is measured according to the rent actually paid by them. If the family owns its home, an allowance for the payment of taxes and other charges may be granted. If the household cannot be maintained

without the help of a domestic servant, an allowance may be made toward the payment of her wages. Allowances may also be paid for the education of children; for occupational training of dependents who are blind, deaf and dumb, or crippled; for meeting the cost of a funeral; and for other special needs of the members of the family.

If prior to conscription the soldier or one of his eligible dependents assumed a legal or contractual obligation which is appropriate to the family's standard of living, an allowance may be granted toward its fulfillment. Special regulations provide for the maintenance of life insurance contracts of mobilized soldiers and their dependents through the payment of a reduced premium. If the monthly premium exceeds 5 marks but does not exceed 240 marks, the insurance is kept in full force by payment of one-fourth of the monthly premium, but in no case must the payment fall below 5 marks a month. If the monthly premium is less than 5 marks, it is payable in full, as is that part of the premium which exceeds 240 marks a month. Under the provisions for families of mobilized soldiers, the government may grant an allowance toward maintenance of life insurance contracts up to 60 marks a month.

Families in receipt of the allowances are eligible for maternity care and benefits equivalent to those furnished to the dependents of members of sickness insurance funds. Social insurance rights are maintained during periods of military service without payment of contributions. The dependents of soldiers who were members of sickness insurance funds prior to their mobilization remain eligible for medical care and other sickness insurance benefits to the same extent as dependents of insured persons.

The German law also authorizes the payment of special allowances to assure the continuance or preservation of an independent business in handicrafts, farming or forestry, or a liberal profession. These special allowances are granted if the mobilized man is the owner or if he was the manager of the business. They may be paid even if the mobilized man has no dependents.

A similar provision is found in the Swedish law, under which an allowance is paid when it is possible to maintain an independent business by engaging wage-paid labor. These allowances are restricted to mobilized men who maintained their families out of the product of their own labor.

They may not exceed 200 crowns a month. If such an allowance is paid, no family allowance is granted to the dependents of the mobilized man. In addition, the Swedish law authorizes the payment of housing allowances and reimburses needy families for the cost of medical treatment and hospital care and of transportation to the doctor or hospital. Persons who are placed in a difficult economic position because of being called up for special defense duty may receive a loan of not less than 200 nor more than 4,000 crowns. No interest is charged on the loans, and they may be granted without security. Repayment must be made in five annual installments, the first falling due a year from the date of the loan.

Source of Funds

Family allowances.—In Great Britain, Canada, and New Zealand the cost of furnishing support for the families of mobilized men is shared by the government with the men themselves. In other countries, the soldiers are not required to allot a fixed portion of their pay for the maintenance of dependents. Under some systems, the cost of the allowances is shared by the central government with the local governments. Thus, under the German law, the central government pays four-fifths of the benefit expenditures, and the local governments pay the remaining fifth and the entire cost of administration. This allocation of costs may be varied during the war. In Sweden, the central government bears the whole cost of the basic allowances payable to wives and children and nine-tenths of the supplementary allowances based on need; the localities pay the rest. Under the Swiss law, the federal government pays three-fourths, the cantons one-fourth, of the expenditures.

In some other countries, the total cost of the allowances is borne by a central fund. For example, in France, family allowances are paid out of a National Solidarity Fund consisting of sums held back by employers from their workers' overtime pay, of the yield of a tax on profits of industrial and commercial enterprises and on earnings of workers, and of the income from the national lottery. In Bulgaria the proceeds of a special income tax are used, and in Rumania the cost is met out of the central social insurance fund and the unemployment fund.

Continuation of pay.—In some countries, the

employers bear the entire cost of continuation of pay of mobilized men, while in some others the cost is shared by the employers with the workers or the government. Usually the employer pays the benefit directly to the soldier or to his family, but in Italy the employers pay their contributions, based on the number of persons employed by them and on their total pay roll, into a central fund, from which the allowances are paid.

In Switzerland half the cost of continuation of pay is borne by the employers and workers, the other half by the federal and cantonal governments. Employers pay 2 percent of their pay roll and workers 2 percent of their wage or salary until the yield of these contributions reaches one-half of the allowances currently paid. Since the employer usually pays the allowance directly to the soldier or to his family, the burden is distributed among the employers by means of equalization funds.

The Greek law for continuance of pay makes large-scale employers responsible for financing the allowances alone. Small manufacturers and craftsmen share the cost with the employees who continue to work and who contribute in proportion to their remuneration.

Administration

The family-allowance systems which are based on a means test are usually administered by local authorities. The German law specifies that the provisions must be administered separately from relief. Most laws provide for appeals against the decision of the local authorities. Under the laws for continuance of pay, the former employer usually makes the payment to the soldier or to his dependents.

Special interest attaches to the administrative arrangements under the British law. Claims for wives' and children's allowances are ordinarily filed by the man himself with the regimental paymaster. The wife does not need to file an application except when the normal procedure cannot be followed because the man is overseas. Upon completion of the claim by the man, a book of weekly drafts is sent to the post office which the soldier has designated, and a form is sent to the wife. When she presents the form, signed by herself and witnessed by a responsible person, at the post office, she receives the book of drafts, which she can cash weekly in advance.

Claims for allowances of dependents other than wives and children must be filed both by the soldier and his dependent. The soldier must consent to the requisite deduction from his pay, and the dependent must furnish information necessary for the determination of need. Ordinarily, the soldier obtains the form for filing a claim from his commanding officer and forwards the completed form to the regimental paymaster. The dependent obtains the claim form from the post office and forwards it to the regimental paymaster. On receiving a claim either from the man or from the dependent, the paymaster communicates with the other party, if necessary, and causes the necessary investigation of the dependent's need to be made. If the claim is approved, the paymaster sends a book of weekly drafts to the post office of the dependent's residence in the same way as for wives' allowances.

To accelerate the procedure, special arrangements were instituted in December 1939. Now the man may file his claim on behalf of a dependent at the time of his medical examination. The claim is forwarded directly to the local office of the Assistance Board at the place where the dependent lives, together with a form to be filled out by the dependent. After completion of the form, the claim is investigated and a report is made to the regimental paymaster, who then, if the claim is approved, forwards the book of weekly drafts to the appropriate post office.

The provisions for temporary assistance which may be granted pending approval of claims for family or dependents' allowances are administered by the Assistance Board.

Claims for special financial assistance are usually made by the soldier on a form which he can obtain from his regimental paymaster. Under arrangements in effect since December 1939, such claims may be filed at the time of the medical examination. Wives and other dependents of men serving overseas may file claims for special financial assistance directly through the offices of the Assistance Board. The Board investigates the claim and then sends it to the regimental paymaster, who, after adding information on the pay of the soldier, forwards it to the Ministry of Pensions for decision.

In Canada, administrative responsibility is vested in the Dependents' Allowance Board, a division of the Department of Defence. The Board consists of six members: four representing

the Military Forces, the Navy, the Army (both English and French speaking), and the Air Force; one representing the Treasury; and one—at present a civilian—appointed by the Minister of Defence. All applications for allowances are decided by the Board itself. The Board has a central office and regional offices, but for its field organization it relies on the facilities of two governmental departments concerned with the welfare of war veterans—the Department of Pensions and National Health, whose functions correspond approximately to those performed by the Veterans Administration in this country, and the Soldier Settlement Board, responsible for assisting returned soldiers in settling on the land. If these two governmental agencies find their own facilities inadequate, they may select a recognized welfare agency, either public or voluntary, to conduct the investigation necessary to determine the dependent's right to an allowance. The social agency receives a flat-rate nominal payment for each investigation.

Application for allowances is made by the soldier when he enlists, through the paymaster of his unit. At the time of application, the soldier signs over a part of his pay for the support of his dependents. Presentation of marriage or birth certificates is sufficient proof that wife or children are entitled to allowance, and the allowance, together with the allotment, is payable at once. In the case of dependents other than wife or children, the allotment is payable immediately, and the regimental paymaster makes a request for an investigation of their dependence on the man and their need. The governmental supplementary allowance is awarded only after the Board has approved the claim on the basis of reports furnished by one of the cooperating agencies.

If the soldier fails to claim an allowance on behalf of his dependents, they themselves may file an application with the Dependents' Allowance Board. The application is referred by the Board to the soldier. If he accepts responsibility, application is then made in the usual way. Otherwise the Board investigates the facts, and if it is found that the dependent is eligible for an allowance the soldier is required to assign a part of his pay.

Appeals against the decision of the Board may be made only through official interviewers who are designated by the Minister of Defence and are

either public officials or commissioned officers of at least captain's rank. If the official interviewer considers the objections justified, he reports the case to the Board, which then reviews its decision.

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