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OF

SOCIAL SERVICES

GENEVA

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A List of Social Services is given at the beginning of each National Monograph.

INTRODUCTION

Origin of the Survey

The Survey of Social Services, of which this is the first issue, is the outcome of an investigation undertaken by the International Labour Office at the suggestion of the British Government. In April 1926 the British Ministry of Labour had requested the Office to make an extensive enquiry into the cost of social services in a number of countries, which would cover the different forms of social insurance and assistance services, excluding war pensions and education. It was proposed that the law and practice should be analysed and statistics given for each country and that when the material had been collected the question should be considered how far it was practicable to set out the information in the form of international statistical tables.

Meeting of Committee of Experts

In view of the importance and complexity of the task and the difficulties of method involved, the Office decided to consult a certain number of the members of the Correspondence Committee on Social Insurance. A meeting of these experts was accordingly held at Geneva in July 1926, which was asked to give an opinion on the scope of an enquiry into the costs of social services and on the possibility and the best methods of comparing these costs internationally.

In its report, the Committee of Experts pointed out that social insurance and assistance services formed merely one factor in the cost of production; that at the present time it was extremely difficult, if not impossible, to arrive at any scientific and exact determination of the real incidence of the financial burdens involved and that social expenditure was in reality productive because of the economic and financial benefits it procured for the community as a whole (social stability, improvement of the health and earning capacity of the workers), but that any attempt to assess the economic value of social legislation would meet with insuperable difficulties.

The Committee also observed that the question of the cost of social services was being discussed in all countries, that inaccurate or incomplete statistics were being produced, that comparative international tables were being drawn up based on heterogeneous and incommensurable data, and that false conclusions were thus being laid before the public. It therefore held that the Office should in the first place prepare complete, impartial and properly checked statistics, collected with the help of public administrative departments and employers' and workers' organisations. Secondly, the Office should take steps to rectify errors of method, draw attention to the very limited possibility of making international comparisons, emphasise the insufficient and partial character of the criteria generally employed in discussions on the question, and show the necessity of simultaneously employing criteria which mutually correct and complete each other. While convinced that social insurance constitutes the most appropriate method of securing the protection of the workers against physical and economic risks, the Committee wished to take into account all the different forms of institutions for social aid set up in various countries, and decided that the enquiry should cover not only social insurance but also social assistance institutions which guarantee a right to the beneficiary in virtue of legislation, or of a contract or rule.

For purposes of analysis, the Committee suggested classifying social charges according to their origin as follows :

(*a*) physical risks (sickness, invalidity, old age, maternity, accidents, death);

(*b*) economic risks (involuntary unemployment);

(*c*) assistance of large families.

Finally, while bearing in mind the difficulties and dangers of international comparisons, the Committee suggested that it would be interesting to make a comparison of the total cost of social charges which took account of the total population, the total number of insured persons, the total wages bill (regard being had also to the cost of living) and, where possible, the national revenue. As such a comparison could furnish only average statistics of little value where the problem was that of the capacity of world competition of the various industries, the Committee added that the influence of social charges on this

capacity could be evaluated by a comparison of the situation of particular industries, and suggested that any enquiry of the kind should deal first with the coal, iron and steel, cotton, and shipbuilding industries.

Decision of the Governing Body

After considering the suggestions put forward by the Committee of Experts, the Governing Body decided during its Thirty-third Session in October 1926 that the Office should at once begin an enquiry into social charges, keeping as far as possible to the requirements formulated by the British Minister of Labour.

It also decided to appoint a Committee from among its own members, composed of two representatives of each group (Governments, employers and workers), which without being required to define the methods to be followed would assist the competent service of the Office.

Preliminary Studies by the Office

To give effect to the decision of the Governing Body, the Office had first to settle two fundamental points : it had to select the countries whose social services were to be studied, and to lay down general criteria for selecting the social services to be studied.

Considering that the first step was to collect information on a few countries chosen from those with different systems of social assistance and insurance, the Office decided to restrict its first studies to Czechoslovakia, France, Germany, Great Britain and Poland.

On the second point, having regard to the requirements formulated by the British Ministry of Labour and the suggestions made by the Committee of Experts, the Office decided to take into consideration all social services satisfying both the following criteria :

(*a*) that their object should be to cover one of the following risks : industrial accidents, occupational diseases, sickness, maternity, invalidity, old age, death and involuntary unemployment ;

(*b*) that they should be established on behalf of classes of the population consisting mainly of wage earners and persons of small means working on their own account.

It was on this basis that the Office prepared, for each branch of social insurance and assistance which seemed to satisfy the criteria adopted, a monograph comprising a systematic analysis of the legislation in force and the corresponding statistics. As these monographs were completed they were transmitted to the Governments concerned, which were requested to check and correct them where necessary. The Governments were also asked to verify that all social services satisfying the criteria adopted were included in the studies and to supply where necessary the information with which to rectify omissions.

The replies of the Governments were received in the Office with a certain amount of delay, for the task imposed on the administrative departments concerned was in many cases very considerable. Frequently they had to adapt national statistics to the plan prepared by the Office, while sometimes statistics not usually compiled on a national basis had to be collected, this being so especially for social assistance services.

Early in 1929 all the monographs had been checked and returned to the Office by the Governments and it was decided to convene the first session of the Committee on Social Charges, which met at Geneva from 23 to 25 May, 1929.

FIRST SESSION OF THE COMMITTEE ON SOCIAL CHARGES

The Committee was asked to consider the five monographs prepared by the Office on social services in Czechoslovakia, France, Germany, Great Britain and Poland. The six members of the Governing Body forming the Committee and one expert from each of these countries had been invited to attend.

During the three sittings held by the Committee, the discussions turned almost entirely on what should be the scope of the national monographs on social charges. Some of the members of the Committee and certain experts considered that the studies should be limited to social insurance charges, while others thought that they should also include charges for social assistance.

Since it was not possible to reach an agreement, the Committee requested the Office to submit " a report explaining the different

ideas put forward with regard to the proper limits of a study on social charges, and indicating as far as possible the methods employed in the various countries to cover the occupational and social risks to which workers are exposed."

In addition, the Office was asked to endeavour, with the assistance of the Governments concerned, to complete the statistics which it had collected.

SECOND SESSION OF THE COMMITTEE ON SOCIAL CHARGES

The second session of the Committee was held at Brussels on 13 and 14 October, 1930. Its agenda included the following questions :

1. The report of the Office on the elements and methods of expression of social charges ;
2. The complementary information collected with regard to social services in the following countries : Czechoslovakia, Denmark, France, Great Britain, Italy, Norway, Poland and Sweden.

The six members of the Governing Body forming the Committee had the assistance of eight experts appointed in agreement with the Governments of the countries for which information had been collected.

This Session was very important, for it arrived at definite conclusions on the questions submitted for the consideration of the Committee.

I.—Scope of the Studies on Social Charges

As the decision of the Committee was based on the explanations contained in the report of the Office, it will be in place here to give a brief summary of its main substance.

After having rejected, on the ground of obvious practical impossibility, the extension of the studies so as to cover the social charges arising from the application of the whole of the legislation relating to social protection, the report of the Office drew attention to the possible objections to a study limited to the cost of social insurance in the following terms :

" The opponents of a limitation of the studies to the cost of social insurance considered that the studies undertaken should give as accurate an idea as possible of the amount of the expenditure incurred by the various countries for the protection of their workers, and that it would be unjust to leave out of account certain heavy expenditure merely because

it does not correspond to a certain form of social welfare. In their opinion, such an attitude is only comprehensible if the principle is admitted that social assistance creates new charges which would not otherwise exist, but this principle cannot be admitted. Even without social insurance the risks are covered, the sick are cared for, aged and infirm persons are assisted. The expenditure resulting therefrom is borne by the national income in various forms. It may certainly be claimed that social insurance increases the charge, because it establishes definite rights for extensive categories of workers, and especially because it covers the risks better and more completely by a system of benefits higher than the grants by way of assistance. It is none the less true, however, that to a large extent the cost of social insurance is an alternative expense, and a study which isolated it from the expense which it replaces or supplements would not give a correct idea of the cost of covering the risks.

"It may moreover be maintained that at the present time, in all countries, even in those in which legislation has long existed and has attained a very high standard, systems of insurance and systems of assistance not only co-exist, but in a great number of cases insurance benefits and grants of assistance are cumulative. This is largely true. Social assistance services are available for uninsured workers where insurance does not exist, or where it excludes individuals by reason of the amount of their remuneration or the character or duration of their employment; for insured workers who become incapable of earning when they do not fulfil all the conditions required by law for obtaining insurance benefits; and finally for insured persons who, while receiving insurance benefits, find them insufficient. This supplementary character of assistance is particularly important in countries which fix insurance benefits at a uniform rate independent of the wages insured and their family charges, and in those in which the purchasing power of insurance benefits has been considerably reduced as a result of inflation and of increase in prices and in the cost of living. Thus in many countries persons drawing pensions under accident insurance or invalidity or old-age insurance, awarded before the War or before the stabilisation of the currency, are in need of relief from assistance services in so far as their pensions have not been raised or have been raised insufficiently."

The Office in its report therefore concluded that it would be legitimate to go beyond the limits of social insurance and extend the study of social charges to the cost of social services in accordance with the criteria used for the preparation of the first national monographs. It indicated, however, that it had been found very difficult in practice to apply these criteria, especially for social assistance services.

"Social assistance services are to a large extent within the jurisdiction of provincial, regional or local authorities, and it is very often hard to ascertain the precise part they play, the conditions on which benefits are paid, the risks covered, etc. The very elastic and complex regulations issued by local authorities have rarely been the subject of codification or general study . . .

"As a matter of fact the statistics of expenditure on social assistance services are hardly ever centralised and, with certain exceptions, are not the subject of annual official reports giving the amount of the expenditure for all the services of the country. Further, even when statistics exist, they are found under very different forms. It is often difficult or even

impossible to reduce them to an international basis, and in some cases also the details are wanting which would make it possible to determine what resources and expenses should be considered as social charges."

While fully appreciating the serious difficulties encountered by the Office both as regards the determination of social services covering the same risks for the same classes of the population in the various countries and by reason of the different bases adopted for the preparation of national statistics and the absence or insufficiency of certain statistics, the Committee was unanimously of opinion that the study should go beyond the sphere of social insurance and should cover the cost of social services.

It also approved the formula hitherto employed by the Office for the definition of social services, while admitting that the formula in question was not completely satisfactory and must not be interpreted too rigidly.

Finally, on the basis of this formula, the Committee drew up a list of the social services to be taken into consideration in the studies on social charges.

All the decisions were taken unanimously, except as regards family allowances paid by employers and holidays with pay. Certain members of the Committee were against the inclusion of these items, as representing an addition to wages and not a system of covering risks comparable with social insurance or assistance services. It was finally agreed that these two questions should be referred for decision to the Governing Body.

II.—Expression and International Comparison of Social Charges

Even if the limits of a study on social charges are clearly determined, and comparable data are obtained for all countries, the amount of the expenditure expressed in millions of pounds sterling, or in milliards of francs or marks, has no definite meaning and does not enable any conclusion to be drawn as to the extent of the social charges borne by the national economy of the countries concerned, or as to the level of protection which the countries give their workpeople by insurance benefits or assistance grants.

In its report, the Office examined the various criteria which might be adopted in order to measure social charges and the

social protection afforded by national legislation and institutions. The conclusion reached was as follows :—

" It has been impossible to express the cost of social services in such forms and by such methods as would illustrate either the extent of the charges or the level of social protection :

" (*a*) the criteria that could be applied are of no value or of very little significance. This applies, for instance, to the following criteria :—

average expenditure per occupied person ;
average expenditure per head of population ;
average expenditure per actual beneficiary ;

" (*b*) the criteria that would result in a useful expression of the level of charges and the level of protection cannot be applied for lack of data. This applies, for instance, to the following criteria :—

ratio of the cost of social services to the national income ;
ratio of the cost of social services to the value of national production ;
ratio of the remuneration of labour (including social expenditure) to the cost of production."

After considering the report of the Office, which some members of the Committee seemed to find rather pessimistic on this point, the Committee decided that on the basis of the information at present available from the different countries, it was impossible to make any international comparison of social charges, and that it was the duty of the Office to report accordingly so as to impress this fact on individuals, administrative departments or associations which might be tempted to make such international comparisons, which would inevitably lead to erroneous conclusions.

III.—Publication of a Survey of Social Services

On being consulted with regard to the continuation of the work undertaken, the Committee expressed the opinion that the collection and publication of information on the resources and expenses of social services was one of the most important duties of the Office, and that investigation in this sphere should neither be abandoned nor suspended, but continued on fresh lines. It therefore decided to suggest that the Governing Body should instruct the Office to publish periodically, annually if possible, information on the working of social services, in the form of a kind of Year-Book.

In the opinion of the Committee a Year-Book prepared on these lines would be of undoubted value to administrative departments and to associations of employers and workers, since it would give them a general view of the social services in each

country and of their development, and would also enable the special publications of the Office, particularly the volumes on social insurance, which can only be re-published at rather long intervals, to be periodically brought up to date.

DECISIONS OF THE GOVERNING BODY

The report of the second session of the Committee on Social Charges was submitted in April 1931 to the Governing Body of the Office, which decided that :

1. The Office should be entrusted with the preparation of a Year-Book of Social Services in accordance with the suggestions made by the Committee on Social Charges;
2. Family allowances and holidays with pay at the expense of the employer should be taken into consideration;
3. A meeting of the Committee on Social Charges should be convened before the publication of the first edition of the Year-Book, in order to examine the proposed work.

To give effect to these decisions, the Office had first to draw up a " Plan of the Year-Book " to serve as a guide for the officials engaged on the work and for the national administrative departments called upon to check and complete the information compiled by the Office. This was done on the basis of the conclusions of the Committee on Social Charges and of the decisions of the Governing Body.

PLAN OF THE SURVEY

The term " social services " is understood to include only those services which satisfy both the following criteria :—

(*a*) That their object should be to cover one of the following risks : industrial accidents, occupational diseases, sickness, maternity, invalidity, old age, involuntary unemployment and family responsibilities;

(*b*) That they should be established on behalf of classes of the population consisting mainly of wage earners and persons of small means working on their own account.

The information for each country is given under the six following heads :—

I.—Statistics of population.
II.—Social insurance.
III.—Social assistance.
IV.—Housing.
V.—Family allowances.
VI.—Holidays with pay.

I.—Statistics of Population

In order to enable the reader of the Year-Book to appreciate the scope of the social services, the principal population figures as they result from the latest census are given for each country as follows :—

Total population;
Occupied population;
Number of employed persons;
Distribution of employed persons by branch of economic activity or by occupational group: industry; commerce; agriculture, etc.

As the national censuses employ different classifications of branches of economic activity and occupational groups, the essential features of the national statistics are reproduced without endeavouring to adopt a uniform presentation for all countries.

II.—Social Insurance

A.—*List of Social Insurance Services*

1. Workmen's compensation for industrial accidents and occupational diseases.
2. Sickness insurance.
3. Invalidity, old-age, and widows' and orphans' insurance.
4. Unemployment insurance.
5. Voluntary social insurance.

   Account is taken of institutions (funds or societies) which carry on voluntary social insurance against one or more risks and are approved, recognised or registered by the public authorities and subsidised by the State or by employers.
6. Subsidised benefit schemes for staffs of certain State, municipal and other public utility undertakings, *e.g.* railways, post office, municipal gas, water, electricity, etc., services.

   These charges are taken into account even if the risks are not covered by a real system of insurance. Thus account is taken of the sums included in the budgets of the State, public bodies or undertakings, *e.g.* for invalidity or old-age or survivors' pensions, medical aid, sick leave with pay, etc. On the other hand no account is taken of the charges involved in covering the risks of public servants in the employment of the State, provinces, departments, communes, etc.

B.—*Analysis of Legislation*

The analysis of legislation is extremely brief and indicates schematically the principal features of each insurance scheme as follows :—

1.—Legal Basis.

It is stated whether the scheme is one of compulsory or of voluntary insurance and the dates of principal Acts are given.

2.—Scope.

The persons liable to insurance are briefly defined, the only exceptions mentioned being those affecting important groups.

3.—Administration.

The essential features of the institutions which administer the scheme are stated briefly in very general terms and no details of administration are given.

4.—Financial Resources.

The source of funds (contributions of insured and employers, public subsidies) and rate of contributions are stated, but not the method of collecting contributions.

5.—Benefits.

The risks covered and the nature, method of computation and amount of the various benefits are stated.

6.—Statistics.

The statistics of the working of each insurance scheme give first the number of insured persons, followed whenever possible by two tables, one showing income and expenditure in 1930, as follows :—

Income		Expenditure	
Contributions of insured ...		Cash benefits	
Contributions of employers		Benefits in kind	
Public subsidies		Cost of administration ...	
Revenue from investments		Other expenditure ...	
Other income			
Total ...		Total ...	

When possible, further details of expenditure are given. For example, as regards insurance against invalidity, old age and death it is interesting to show separately the number of pensioners and the annual expenditure for invalidity pensions, old-age pensions and survivors' pensions respectively.

The second table shows the assets or balance sheet at 31 December 1930.

For insurance schemes financed on the assessment system, there is a statement of the assets : situation of the reserve or contingencies funds, value of property, etc.

For insurance schemes financed on the accumulative system, the chief assets and liabilities are shown as they appear in the annual reports of the insurance institutions or supervisory authorities.

III.—Social Assistance

A.—*List of Social Assistance Services*

1. Non-contributory invalidity, old-age and widows' and orphans' pensions (except war pensions).
2. Unemployment relief.
3. Assistance for aged, blind and infirm persons of insufficient means.
4. Medical assistance for persons of insufficient means (including assistance given both at home and in hospitals).
5. Maternity assistance (including medical treatment and other assistance for women in case of confinement, assistance for nursing mothers, treatment of infants, etc.).
6. Assistance for children and young persons : medical assistance, orphanages, special establishments for children who are delicate, blind, deaf and dumb, etc. An attempt should be made, so far as possible, to distinguish the cost of education from the cost of maintenance.
7. Assistance for large families.
8. Sickness benefit paid by employers.

   The reference is to the obligation imposed on employers in certain countries, either by law or by collective agreement, to pay a worker who becomes sick the whole or part of his wages during a certain time.

B.—*Analysis of Legislation*

The analysis of legislation is very brief and is prepared according to the following plan :—

1.—Legal Basis.

A list of principal laws and regulations in force in 1930 is given.

2. —Beneficiaries.

The conditions which persons must fulfil in order to obtain assistance are briefly stated.

3.—Administration.

The essential character of the assistance institutions is briefly indicated.

4.—Financial Resources.

The source and, if possible, the amount of revenue : subsidies from State, provinces, departments, communes, etc., special taxes, contribution from assisted persons or their families, are stated.

5.—Benefits.

The risks covered and the different kinds of benefits, with, if possible, the rate of each, are enumerated.

6.—Statistics.

As in the case of social insurance, the statistics of the working of each assistance service are arranged in a table as follows :—

Number assisted in 1930

Income		Expenditure	
State subsidy		Cash benefits	
Subsidies from departments, communes, etc.		Benefits in kind	
Contributions from persons assisted or their families		Cost of administration ...	
Revenue from investments		Other expenditure ...	
Other income			
Total ...		Total ...	

When possible, details of the different kinds of benefits are given.

Where appropriate, a table is added showing the assets of assistance services or institutions at the end of the financial year 1930 : situation of funds, value of property, etc.

IV.—Housing

At the suggestion of the Committee on Social Charges, the Governing Body decided to include in social charges expenditure for the provision of cheap dwellings, which is incurred in various forms in the different countries: direct subsidies from the State or local authorities, loans at a low rate of interest, State guarantee of societies formed for the purpose of building cheap dwellings, etc.

The analysis of the legislation is very brief and is prepared according to the following plan :—

1.—Legal Basis.

A list of principal laws and regulations in force in 1930 is given.

2.—Beneficiaries.

Where there are provisions as to the conditions to be fulfilled in order to obtain the advantages afforded under legislation concerning cheap dwellings, these provisions are briefly analysed.

3.—Authorities and Undertakings concerned in Building.

The institutions, authorities or communities which may take part in the building of cheap dwellings are enumerated :—

(*a*) State;
(*b*) provinces, counties, municipalities;
(*c*) building societies (co-operative societies, companies, provident societies, credit societies).

4.—Financing by Public Authorities.

Under this head a brief statement is made concerning the conditions under which public authorities finance the building of cheap dwellings and the nature of the financial measures, whether the authorities undertake the building themselves or act indirectly by encouraging building.

In case of indirect action, it is explained whether the encouragement takes the form of :—

(*a*) subsidies (lump sums or instalments);
(*b*) credit facilities (guaranteeing mortgage payments, aid in the payment of redemption charges, provision of credit at a low rate of interest);
(*c*) fiscal relief;
(*d*) provision of land at a low price;
(*e*) other measures.

5.—Statistics.

The following information for 1930 is given :—

1. Number of dwellings built with the aid of public authorities.
2. Number of persons to be accommodated in these dwellings.
3. Amount allocated by public authorities to financing cheap dwellings (distinguishing when possible between repayable and non-repayable expenditure) by way of :—
   (*a*) building of dwellings by public authorities themselves;
   (*b*) encouragement of building.

V.—Family Allowances

A.—*Analysis of Schemes*

A brief statement is made under the following heads :—

1. The basis of the schemes (special laws and regulations, provisions of collective agreements, staff regulations, etc.).
2. The scope of the schemes.
3. Persons or institutions undertaking payment of allowances : equalisation funds, individual employers, etc.
4. Conditions under which the allowances are payable.
5. The rates of the allowances.

B.—*Statistics*

Where possible, a table gives the following information for 1930 :—

1. Number of persons employed in undertakings paying family allowances.
2. Number of workers who received allowances.
3. Amount of expenditure for family allowances.

VI.—Holidays with Pay

A.—*Analysis of Schemes*

A brief statement is made under the following heads :—

1. The basis of the schemes (special legislation, hours of work legislation, provisions of collective agreements, staff regulations, custom, etc.).
2. The scope of the schemes.
3. Conditions under which holidays are granted.
4. The length of the holidays.
5. The rate of remuneration during holidays.

B.—*Statistics*

When possible, a table gives the following information for 1930 :—

1. Number of persons employed in undertakings granting holidays with pay.
2. Number of workers who received holidays with pay.
3. Amount of expenditure for holidays with pay.

Preparation of National Monographs

During 1932, the Office prepared from the documents at its disposal national monographs on the social services of the following countries :

Europe.

Austria.
Belgium.
Bulgaria.
Czechoslovakia.
Denmark.
Finland.
France.
Germany.
Great Britain.
Hungary.
Irish Free State.
Italy.
Luxemburg.
Netherlands.
Norway.
Poland.
Rumania.
Spain.
Sweden.
Switzerland.
U.S.S.R.
Yugoslavia.

America.

Canada.
United States (States of California, North Carolina, New York, Ohio, Wisconsin).
Argentina.
Brazil.
Chile.

Africa.

Union of South Africa.

Asia.

India.
Japan

Australasia.

Australia.

The analyses of legislation and the statistics collected refer to the working of social services in 1930. The gap of three years between this date and the date of international publication of the information may seem wide. But it was hardly possible to supply

more recent data. In practice, national reports on the working of social services are published in most countries twelve months, or even eighteen months or two years after the end of the fiscal year to which they relate. Even by the middle of 1932, therefore, the Office had no information for 1930 in the case of a large number of social services and countries, and had to request the national departments concerned to furnish statistics then not published officially.

As soon as they were completed, these monographs were sent to the respective Governments, which were asked to check their contents, to complete them without departing from the adopted plan and to return them to the Office within three to five months according to country.

The time limit was not always strictly observed and by the end of March 1933 the Office had only received the information demanded for some twenty countries. The delay can easily be explained by the amount of work asked of the national departments, which had to make extensive researches and sometimes to undertake special enquiries in order to obtain the requisite complementary information, in particular with respect to several social assistance services.

The final preparation of the first monographs has entailed much work for the services of the Office, for in many cases the national departments sent to the Office a voluminous collection of documents, leaving it the burden and responsibility of extracting and arranging the information in accordance with the plan of the Year-Book.

THIRD SESSION OF THE COMMITTEE ON SOCIAL CHARGES

At its third session, held in Madrid on 20 October 1932, the Committee on Social Charges was asked to consider the plan adopted for the national monographs to be included in the Year-Book, the list of countries for which the Office had undertaken research work, and the monographs already prepared on social services in Czechoslovakia, France, Germany, Great Britain, Japan and Sweden.

The Committee noted that the plan of the Year-Book prepared by the Office was in agreement with the decisions taken by the

Governing Body, and approved the list of countries drawn up by the Office, subject to its proving possible to obtain the necessary information from the national administrative departments in sufficient time.

Having regard to the fact that in a large number of countries the official national reports are published twelve months, eighteen months or even two years after the end of the fiscal year to which they relate, the Committee decided that the information included in the first edition of the Year-Book should refer to the year 1930.

It was also decided that the Committee would hold a further session to consider the proofs of the Year-Book before publication.

FOURTH SESSION OF THE COMMITTEE ON SOCIAL CHARGES

The Committee on Social Charges, at its fourth session held in Geneva on 19 October 1933, had to examine the proofs of the national monographs prepared by the Office and to decide at what intervals the survey of social services should be published.

Though refraining from discussing the monographs individually, the Committee was able to certify that the Plan adopted by the Governing Body had been duly carried out.

The Committee decided unanimously that the work should appear under the title of "International Survey of Social Services," and that the first edition should be published as soon as possible, and in any case at the end of 1933.

It was realised by the Committee that it was beyond the present capacity of the Office to publish so large a work every year, but it was the Committee's unanimous view that these studies on social services were of great value and should be continued.

Without coming to a final decision as to the intervals at which the survey should be published, the Committee were unanimously agreed in proposing to the Governing Body the preparation of a second edition, to describe the working of social services in 1933 and to be published sometime in 1935.

At its sixty-fourth session held in Geneva on 23, 24 and 25 October 1933, the Governing Body gave its approval to the report and proposals of the Committee on Social Charges.

The present volume contains studies of the social services of the following twenty-four countries :—

Australia.	Germany.	Netherlands.
Belgium.	Great Britain and Northern Ireland.	Poland.
Bulgaria.	Hungary.	Rumania.
Canada.	India.	Spain.
Czechoslovakia.	Irish Free State.	Sweden.
Denmark.	Italy.	Switzerland.
Finland.	Japan.	Union of South Africa.
France.	Luxemburg.	Yugoslavia.

In the case of several countries for which the Office had made preparatory studies, the additional information required to complete the studies was not received in time to enable them to be included in the first edition of the Survey.

* * *

The summary of legislation and the statistics given in the national monographs relate to the year 1930 or, for a few countries, to the financial year 1930–1931. In order to avoid any misconception, it is desirable to state that, in numerous countries, changes have been effected in several social services since 1930, as the result of fresh legislation or the amendment of existing laws. Such has been the case, for example, in the following countries : Australia, Belgium, Denmark, Germany, Hungary, India, the Irish Free State, Luxemburg, Poland, Rumania, Spain, Sweden, and the Union of South Africa.

Geneva, 15 November 1933.

AUSTRALIA

SUMMARY

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FIRST PART

STATISTICS OF POPULATION

(Census of 3 and 4 April 1921)

Total population: 5,435,734. Occupied population: 2,301,804.

OCCUPIED POPULATION CLASSIFIED BY OCCUPATIONAL GROUPS AND INDUSTRIAL STATUS[1]

Occupational groups	Employers	Working on own account	Assisting head of establishment, not receiving wages or salary	In receipt of wages or salary	Unemployed	Not applicable	Total
Primary producers (mines, quarries, etc.)	62,380	187,537	30,089	273,617	25,116	21,011	599,750
	(437)	(7,838)	(37)	(44,586)	(8,674)	(5,194)	(66,766)[2]
Industry	31,664	47,314	1,213	525,034	90,223	30,368	725,816
Transport and communication	3,168	16,413	318	170,647	11,226	6,450	208,222
Commerce	27,195	53,348	1,601	246,821	17,890	8,912	355,767
Domestic service	9,703	19,492	832	162,800	11,722	5,813	210,362
Professional services (including Government and Defence).	7,460	23,146	930	140,117	4,779	25,455	201,887
Total occupied population[3]	141,570	347,250	34,983	1,519,036	160,956	98,009	2,301,804

[1] *Census of the Commonwealth of Australia, taken for the night between 3 and 4 April 1921.* Part XVII, "Occupations" (including unemployment), pp. 1254 and 1317. Statistician's Report, pp. 200 *et seq.* Ministry of State for Home and Territories, Melbourne.

[2] Persons for whom the industrial status or occupation was not stated have been distributed in proportion to the numbers specified in the various categories. For miners, the persons for whom the industrial status was not stated have been included in the total, but not distributed among the various categories.

[3] Excluding pensioners and other persons of independent means having no specific occupation, women performing domestic duties without remuneration, dependent scholars and students, persons supported by voluntary or State contributions. The group "not applicable," *i.e.*, inmates of hospitals, penal establishments, charitable institutions, etc., have been classified with the occupation usually or formerly followed, if indicated.

SECOND PART

SOCIAL INSURANCE

I.—Workmen's Compensation

A.—Commonwealth

Compensation for Industrial Accidents for Workmen employed by the Commonwealth

1.—Legal Basis.

Compensation for industrial accidents for workmen employed by the Commonwealth is governed by a Commonwealth Act of 1930.

2.—Scope.

The scheme applies to persons employed by the Commonwealth with the exception of out-workers and members of the naval, military or air forces of Australia.

3.—Administration.

There is no compulsory insurance and the Commonwealth carries its own insurance.

4.—Financial Resources.

The funds of the scheme are supplied entirely by the Commonwealth.

5.—Benefits.

The scheme covers the risk of accident arising out of and in the course of employment by the Commonwealth, and also certain industrial diseases if the disease was caused within the twelve months prior to the incapacity.

(*a*) *Benefits in kind.*

Medical, surgical and hospital treatment up to a maximum cost of £100.

(*b*) *Benefits in case of incapacity.*

1. In case of total incapacity for work, the worker receives weekly payments during the whole period of such incapacity, equal to two-thirds of his weekly pay, subject to a maximum of £3 10*s*. a week and an additional amount of 7*s*. 6*d*. a week in respect of each dependent child under 14 years of age, until the child attains the age of 16 years. A worker under 21 years of age whose weekly pay was less than 30*s*. receives compensation at the full rate of pay, subject to a maximum of 20*s*. a week.

2. For partial incapacity, the worker receives weekly payments appropriate to the extent of incapacity.

3. Lump-sum compensation not exceeding £750 may be paid except in cases of total and permanent incapacity.

(*c*) *Benefits in case of death.*

1. In case of death the relatives of the deceased who are entitled to compensation may be granted a lump sum equal to three times the annual earnings of the deceased, or £400, whichever sum is the larger, subject to a maximum of £750. Such payment is subject to a deduction of the amount of the weekly payments made before death. The net amount of compensation payable may not be less than £200.

2. Burial expenses not exceeding £25 are payable if the worker leaves no dependants.

Seamen's Compensation for Industrial Accidents

1.—Legal Basis.

Seamen's compensation for industrial accidents is governed by a Commonwealth Act of 1911.

2.—Scope.

The Act applies to all members of the crews of vessels trading inter-State or foreign-going, as follows :

(*a*) seamen employed in ships registered in Australia;
(*b*) seamen shipped in Australia, employed in British or foreign ships, during such time as those ships are in Australian waters.

The legislation does not apply to the following vessels :

(*a*) boats normally propelled by oars;
(*b*) ships employed in the naval or military services of the Commonwealth.

3.—Administration.

The employer carries his own insurance. He may, however, insure with an insurance company, charging fixed premiums or with a mutual accident insurance association. In case of the insolvency of the employer, his claims on the insurance company are transferred to the injured worker.

4.—Financial Resources.

The funds are supplied entirely by the employers.

5.—Benefits.

The scheme covers the risk of accidents arising out of and in the course of employment.

(*a*) *Benefits in case of incapacity.*

1. When the seaman is totally incapacitated he receives a weekly allowance equal to 50 per cent. of his average wage for the last twelve months, up to a maximum of 30*s*. The allowance paid to seamen under 21 years of age whose remuneration is less than 20*s*. a week is equal to 100 per cent. of that remuneration up to a maximum of 10*s*. a week.

2. When he is partially incapacitated, the weekly allowance may not exceed the difference between the seaman's average earnings before the accident and the wage which he earns or could earn afterwards.

3. When incapacity lasts for eight days or longer the allowance is paid as from the eighth day. When it lasts for fourteen days or longer, it is payable from the first day.

4. Lump-sum compensation may be substituted for weekly payments by agreement between the parties.

(*b*) *Benefits in case of death.*

1. A lump sum equal to three times the annual wage of the seaman before the accident or £200, whichever sum is the larger, is paid to persons who were entirely dependent on the deceased. The maximum allowance may not exceed £500 after deducting any payments made before the date of death.

2. A lump sum is granted when the deceased leaves persons who were partially dependent on him. The amount is fixed by arbitration or by special procedure.

3. Medical and burial expenses are paid up to a total of £30 when the deceased leaves no persons dependent on him.

B.—New South Wales

Insurance against Industrial Accidents and Occupational Diseases

1.—Legal Basis.

The State of New South Wales has a compulsory insurance scheme against industrial accidents and occupational diseases which is governed by the Workers' Compensation Act of 1926-1929.

2.—Scope.

The insurance covers all wage earners, that is to say, all persons employed under a contract of service or apprenticeship on any manual labour, clerical work or otherwise.

The following are excluded from the scope of the Act:

(*a*) persons employed otherwise than by way of manual work, whose remuneration exceeds £550 a year;
(*b*) outworkers;
(*c*) members of the police force;
(*d*) persons whose employment is casual and who are employed otherwise than for the purposes of the employer's trade or business.

3.—Administration.

Insurance is compulsory either with the State Insurance Office or with some other insurance company licensed by the Government. There were 51 insurers on 30 June 1932.

The Workers' Compensation Commission is empowered, however, to authorise an employer whose financial situation is sufficiently sound to bear the risk himself, provided that he deposits a sum fixed by the Commission. On 30 June 1932, there were 62 employers who had been granted such permission.

4.—Financial Resources.

The funds are provided entirely by the employers.

5.—Benefits.

The insurance covers all injuries arising out of or occurring in the course of employment as well as injuries caused by a disease which appears suddenly or is contracted gradually in the course of employment, with the exception of diseases caused by silica dust.

(*a*) *Benefits in case of incapacity.*

1. Medical assistance and hospital treatment are given and drugs and artificial limbs supplied. The cost of medical assistance and hospital treatment may not exceed £25.

2. Compensation for incapacity is paid from the first day of such incapacity, provided it lasts for at least seven days. It may be paid either in the form of a lump sum or of weekly payments. It is paid in the form of a lump sum not exceeding £1,000 when the insured person suffers from a definite injury specified in the Act, such as loss of an arm or the greater part of an arm, loss of a leg, loss of hearing, etc.

For all other forms of incapacity, a worker who is totally incapacitated receives a weekly payment equal to $66\frac{2}{3}$ per cent. of his average weekly earnings over the last twelve months, subject to a maximum of £3. When incapacity is only partial, the worker receives a portion of the full payment not exceeding the difference between his former average weekly earnings and the average weekly amount he is able to earn in some suitable trade or business.

When the victim is under 21 years of age and his wage is less than 45*s*. a week, the compensation for total incapacity is equal to his full wage up to a maximum of 30*s*. a week.

An adult insured person whose weekly earnings were less than £3, receives a pension equal to his full earnings, up to a maximum of £2 a week.

3. An additional payment is made in respect of the wife of the worker if dependent upon him, equal to £1 a week. A further supplement of 8*s*. 6*d*. a week is payable in respect of each dependent child under 14 years of age, or each brother and sister under 14 years of age if there are no children. The total compensation under all heads is limited to £5 a week.

4. The total compensation paid in any one case may not exceed £1,000.

(*b*) *Benefits in case of death.*

1. A lump sum is paid to persons entirely dependent on the deceased, amounting to four years' wages or £400, whichever sum is

the larger. The sum paid may not in any case exceed £800. When the victim leaves persons who were partially dependent on him, the amount of the compensation is fixed by the Workers' Compensation Commission.

2. A supplement of £25 is granted in respect of each dependent child under 16 years of age.

3. Burial expenses up to a maximum of £30 are payable if the worker had no persons dependent upon him.

6.—Statistics.

INCOME AND EXPENDITURE FOR 1929–1930[1]

INCOME	£	EXPENDITURE	£
Contributions	1,556,019	Claims paid	977,014
		Administrative and other expenses	379,195
Total	1,556,019	Total	1,356,209

[1] These figures relate to all cases of compensation for industrial accidents and occupational diseases in the State of New South Wales.

Insurance against Occupational Diseases for the Miners of Broken Hill

1.—Legal Basis.

Insurance against occupational diseases for the miners of Broken Hill is governed by the Act of 19 November 1920, as amended by other Acts and in particular the Act of 29 November 1929.

2.—Scope.

The scheme covers persons employed in the mines of Broken Hill situated in the County of Yankowinna in the State of New South Wales.

3.—Administration.

There is only one insurance institution, the Broken Hill Miners' Compensation Fund, which is managed by a joint committee consisting of two representatives of the employers, two representatives of the miners and an independent chairman.

4.—Financial Resources.

Half the resources of the Fund are provided by the employers and the other half by the Government of the State of New South Wales. The amount of the contributions is fixed by the joint committee.

5.—Benefits.

The scheme covers the risk of fibrous phthisis or pneumoconiosis, and tuberculosis contracted during employment in the Broken Hill Mines. The following benefits are granted :

(*a*) In case of incapacity or death (per week) :

	£	*s.*	*d.*
Unmarried persons or widowers	3	0	0
Supplements for dependants :			
Mother	1	0	0
Father	1	0	0
Sister under 14 years of age		8	6
Brother under 14 years of age		8	6
Child under 14 years of age		8	6
The total supplements may not exceed	1	17	0
Married men	3	0	0
Supplement for :			
Wife	1	0	0
Child under 14 years of age		8	6
Widows until they remarry	2	10	0

The amount of the benefits granted to persons only partially dependent on the victim is fixed by the joint committee.

(*b*) Cost of removal in case of change of residence, the amount being fixed by the joint committee.

(*c*) Funeral expenses up to £20.

6.—Statistics.

INCOME AND EXPENDITURE FOR 1931–1932

INCOME	£	EXPENDITURE	£
Employers' contributions ...	63,965	Benefits to mine workers ...	119,181
Government contributions ...	63,965	"Hard-luck" cases	4,131
		Medical expenses	134
		Funeral expenses	337
		Administrative expenses ...	4,147
Total	127,930	Total	127,930

C.—NORTHERN TERRITORY

Insurance against Industrial Accidents and Occupational Disease

1.—Legal Basis.

Compulsory insurance against industrial accidents and occupational diseases was introduced by the Workmen's Compensation Ordinance of 1931.

2.—Scope.

The insurance covers all persons employed under a contract of service or apprenticeship on manual labour, clerical work or otherwise.

The following are excluded :

(*a*) persons whose annual remuneration exceeds £550 ;
(*b*) persons whose employment is casual and who are employed otherwise than for the purposes of the employer's trade or business ;
(*c*) outworkers ;
(*d*) members of the employer's family dwelling in his house ;
(*e*) persons in the service of the Commonwealth ;
(*f*) Australian aborigines.

3.—Administration.

Insurance is compulsory with an insurance institution approved by the Minister for the Interior, subject to certain exceptions which may be granted by the Minister under given conditions.

4.—Financial Resources.

The funds are provided entirely by the employers. The employer is directly liable for payment in respect of compensation and is liable to be prosecuted if he fails to insure with an approved society.

5.—Benefits.

The scheme covers :

(*a*) injuries caused by accidents arising out of or occurring in the course of employment ;
(*b*) the risk of the occupational diseases specified in a schedule to the Act.

(*a*) *Benefits in case of incapacity.*

1. The necessary medical and surgical attendance and hospital treatment, which are provided as well as transport up to a maximum fixed by ordinance.

2. Compensation in case of total or partial incapacity paid either in the form of a lump sum or in the form of a pension.

A lump sum is paid when the victim suffers from an injury specified in the Act, such as loss of both eyes, both hands, etc. This lump sum may not exceed £750 after deducting any weekly allowances which have been granted to the victim.

For all other injuries a person who is totally incapacitated receives a weekly allowance not exceeding two-thirds of his wage and not more than £3 10*s*. a week. Workers under 21 years of age whose wage was less than 30*s*. a week are granted 100 per cent. of their wage up to maximum of £1 a week. When incapacity is only partial, the victim receives a corresponding fraction of the full pension.

3. A weekly allowance of 7*s*. 6*d*. is paid for children under 14 who are dependent on the worker.

The total amount of the supplements for children may not exceed the insured person's wage at the date of the accident, or £5 if his wage was higher than that figure.

4. The total compensation paid to victims who are permanently incapacitated may not exceed £1,000, together with the cost of medical

treatment. In case of temporary or partial incapacity the maximum compensation is £750.

(*b*) *Benefits in case of death.*

1. A lump sum is paid to survivors who were entirely dependent on the deceased, equal to 156 times the weekly wage of the deceased when he ceased to be employed, or £400, whichever sum is the larger.

The compensation paid to survivors may not exceed £750 after deducting any payments made before death. The total compensation may not be less than £200.

2. A lump sum fixed by agreement between the survivors and the employer (or the insurer), or by arbitration, is paid when the deceased leaves no members of his family who were entirely dependent on him, but certain members who were partially dependent on his earnings.

3. Burial expenses up to £25 are paid when the deceased leaves no survivors entirely or partially dependent on him.

(*c*) *Benefits for occupational diseases.*

These are the same as for industrial accidents.

D.—QUEENSLAND

Insurance against Industrial Accidents and Occupational Diseases

1.—Legal Basis.

The State of Queensland has a compulsory insurance scheme against industrial accidents and occupational diseases which is governed by the Acts of 1916–1929.

2.—Scope.

Insurance applies to all persons employed under a contract of service or apprenticeship on manual labour, clerical work or otherwise.

The following are excluded :

(*a*) persons whose annual remuneration exceeds £520;
(*b*) persons whose employment is casual and who are employed otherwise than for the purposes of the employer's trade or business;
(*c*) members of the police force;
(*d*) members of the employer's family dwelling in his house.

3.—Administration.

The insurance is administered by a single inter-occupational institution, the State Insurance Office, which is managed by an official appointed by the Governor in Council.

4.—Financial Resources.

The insurance funds are provided entirely by the employers' contributions.

5.—Benefits.

The insurance covers :

(*a*) Injuries resulting from an accident occurring in the workplace or during the worker's journey to or from the workplace, or outside the workplace at a time when the worker is in the service of his employer.

(*b*) The occupational diseases specified in a schedule to the Act.

(*a*) *Benefits for incapacity.*

1. Compensation for incapacity for employment as from the first day of such incapacity, is paid in the form of a lump sum or in the form of a pension. It is paid in the form of a lump sum not exceeding £750 when the victim suffers from a definite injury specified in the Act. In the case of any other injury, workers who are totally incapacitated receive an allowance equal to 62⅔ per cent. of their wages, but not exceeding £2 15*s*. a week. The total compensation may not exceed £750. When incapacity is only partial, the victim receives a corresponding fraction of the full pension.

2. Weekly supplements are granted for each dependent child under 14 years of age, equal to one-third of the difference between £2 15s. and the basic wage paid in the State at that time. The total amount of the supplements may not exceed the difference between £2 15*s*. and this basic wage.

3. The total amount of compensation may not exceed the basic wage each week, or £750 in all.

(*b*) *Benefits in case of death.*

1. Compensation is paid to dependants based on earnings during the past three years, subject to a minimum of £300 and a maximum of £600.

2. A sum fixed at a reasonable amount and in proportion to the loss they have suffered is paid to persons partially dependent on the wages of the deceased when the latter leaves no survivors who were entirely dependent on him.

3. Medical and burial expenses up to £50 when the worker leaves no survivors who were dependent on him.

(*c*) *Benefits for occupational diseases.*

These are the same as for industrial accidents, save as provided in (*d*) below.

(*d*) *Benefits for occupational diseases in mining, etc., baking and flour milling.*

1. In case of total or partial incapacity compensation is paid at the rate of £1 a week, with allowances for children under the age of 14 years. The total compensation may not exceed £2 10*s*. a week and £450 in all.

2. In fatal cases compensation is payable at the rate of £1 a week to the widow, with allowances at the rate of 10*s* a week for children under the age of 14 years. The total compensation may not exceed £2 10s. a week and £450 in all.

3. Where a miner has not performed 300 shifts in the five years preceding incapacity, nor 500 shifts in the seven years preceding incapacity, but has performed 300 shifts at some time, benefits are paid at half the scale shown in paragraphs (*a*) and (*b*), but not exceeding £200 in all

6.—Statistics.

Approximate number of insured persons for 1930–1931 : 218,000.

INCOME AND EXPENDITURE FOR 1930–1931

INCOME	£	EXPENDITURE	£
Contributions to cover workmen's compensation for accidents and industrial diseases	389,129	Claims paid in respect of workmen's compensation for accidents and industrial diseases	308,900
Contributions to cover compensation for mining, quarrying, stone-crushing or cutting, baking and flour milling diseases	20,742	Claims paid in respect of mining, quarrying, stone-crushing or cutting, baking and flour milling diseases...	40,024
Total	409,871	Total	348,924

E.—SOUTH AUSTRALIA

Insurance against Industrial Accidents

1.—Legal Basis.

The State of South Australia instituted compulsory insurance by the Act of 1911–1924, as amended by the Act of 15 January 1925 and 6 January 1926 among others.

2.—Scope.

Insurance covers all persons (including domestic servants) employed under a contract of service or apprenticeship on manual labour, clerical work or otherwise.

The following are excluded :

(*a*) persons whose average weekly wage exceeds £10;
(*b*) outworkers;
(*c*) members of the employer's family dwelling in his house;
(*d*) persons whose employment is casual and is not connected with the purposes of the employer's trade or business;
(*e*) seamen, when the accident causing the injury occurred outside the territorial waters of South Australia.

3.—Administration.

Every employer is obliged to obtain from a private insurance company or mutual insurance association a policy for the total amount

of the compensation which he might have to pay to all his workers. Exemption from this obligation is granted to employers who, under certain conditions, have become their own insurers. Moreover, any employer who proves that his resources are adequate to pay all the compensation for which he might become liable may be released from the obligation to be insured.

4.—Financial Resources.

The resources of the scheme are supplied entirely by the employer.

5.—Benefits.

The scheme covers all bodily injuries caused by an accident resulting from or occurring in the course of employment.

(*a*) *Benefits in case of incapacity.*

1. In case of total or partial incapacity for employment the victim receives compensation, paid from the first day of such incapacity when it lasts for one or more days. The amount of this allowance, which is paid during the whole period of incapacity, may not be less than 50 per cent. of the worker's wage. The allowance to persons under 21 years of age and to apprentices is reckoned on the basis of the wage which they would have earned at the age of 21 or at the end of their apprenticeship, and may not be less than £3 a week.

2. Supplements are paid for each child under 14 years of age dependent on the worker. These amount to 7*s.* 6*d.* a week and may not exceed £5 in all, or the full average weekly earnings, whichever sum is the lesser.

3. The following are the minimum rates of weekly allowances in case of total incapacity :

£2 a week when paid to a married worker or widower with one or more children entirely or partially dependent on him, plus 7*s.* 6*d.* for each child.

£2 a week when paid to a married worker without children;

30*s.* a week when paid to an unmarried worker or a widower with no children.

However, when the average weekly earnings do not exceed 30*s.* in the case of a married man (25*s.* for a single man), compensation must be paid at the rate of 35*s.* (single man 25*s.*).

4. The total liability of the employer may not exceed £700.

(*b*) *Benefits in case of death.*

A lump sum is paid to members of the family dependent on the deceased, equal to not less than £400 and not more than £600 after deducting all payments made to the victim before his death. This sum is distributed among the heirs at the discretion of the court.

For single men without dependants, funeral expenses are paid up to £20.

F.—Tasmania

Compensation for Industrial Accidents

1.—Legal Basis.

Compensation for industrial accidents is governed by the Act of 1927.

2.—Scope.

The legislation applies to all persons employed under a contract of service or apprenticeship on manual labour, clerical work or otherwise.

The following are excluded :

(*a*) persons whose average weekly wage exceeds £5 ;
(*b*) persons whose employment is casual and who are employed otherwise than for the purposes of the employer's trade or business ;
(*c*) members of the police force ;
(*d*) outworkers ;
(*e*) domestic servants whose continual service with one and the same employer does not exceed 28 days.
(*f*) members of the employer's family dwelling in his house ;
(*g*) members of the crew of a fishing boat who share in the profits.

3.—Administration.

The employers are directly liable for compensation to their workers, salaried employees and apprentices who are victims of accidents. They may transfer their liability to an insurance company charging fixed premiums or to an employers' mutual insurance association.

4.—Financial Resources.

The resources of the scheme are provided entirely by the employers.

5.—Benefits.

The scheme covers the risk of accident resulting from or occurring in the course of employment.

(*a*) *Benefits in case of incapacity.*

1. Compensation for incapacity for employment is not granted for the first three days if the incapacity lasts for less than four weeks.

2. The weekly compensation payable in case of total incapacity is equal to 50 per cent. of the victim's wage, subject to a minimum of 30*s*. for minors and of £2 for adult workers. The maximum compensation is £2 15*s*. The total amount paid by way of compensation may not exceed £600.

3. The amount of the allowance for partial incapacity may not exceed the difference between the wage earned before the accident and the wage which the victim may earn or is actually earning in suitable employment after the accident. The amount of this allowance is fixed at a fraction of the maximum sum, according to circumstances.

(*b*) *Benefits in case of death.*

1. A lump sum is paid to members of the family dependent on the deceased, equal to three times his annual wage, or £300, whichever sum is the larger. The total compensation may not exceed £500. Any payment made to the victim before his death is deducted from this sum, but the final payment may not be less than £300.

2. The amount of the total allowance is fixed by agreement between the employer and the parties concerned, or by a magistrate, when the victim is survived by members of his family who were only partially dependent on him.

3. Medical and burial expenses are paid up to £25 when the victim had no persons dependent upon him.

6.—Statistics.

INCOME AND EXPENDITURE FOR THE YEAR ENDING 30 JUNE 1931

INCOME	£	EXPENDITURE	£
Premiums paid to insurance companies	20,061	Claims paid	10,367

Insurance against Occupational Diseases for Miners

1.—Legal Basis.

The State of Tasmania set up a compensation fund for occupational diseases in the mining and allied industries by the Act of 15 January 1929.

2.—Scope.

The insurance covers all persons employed in mines or allied industries under a contract of service or apprenticeship.

Persons engaged in non-manual work whose remuneration exceeds £365 a year are excluded.

3.—Administration.

Insurance is compulsory with a special fund managed by a committee of three persons appointed for two years by the Government, and consisting of one representative of the employers, one worker and an independent chairman.

4.—Financial Resources.

The financial resources are constituted as follows:

(*a*) a weekly contribution from the employer fixed by the committee and not exceeding 1*s.*;
(*b*) a weekly contribution by the worker not exceeding 6*d.*;
(*c*) a contribution from the public authorities not exceeding 1*s.*

The contributions of the employers and the public authorities must be the same, and the workers' contribution must be half the employer's contribution.

5.—Benefits.

The legislation covers the following occupational diseases : silicosis, pneumoconiosis, fibrosis, poisoning by lead, arsenic or carbon monoxide, ankylostomiasis and nystagmus.

Benefits are granted only to persons who underwent a medical examination before becoming insured. The official doctor of the fund receives 21*s.* for this examination. In case of difference of opinion the worker must be examined a second time by a medical referee, who receives 42*s.* for his examination.

(*a*) *Benefits in case of incapacity.*

The benefits in case of incapacity for employment are as follows :

for unmarried men, £1 15*s.* a week during the whole period of incapacity;
for married men with no children, £2 5*s.*;
for married men with children, £2 5*s.* plus 5*s.* for each child up to the age of 14.

The weekly allowance may be commuted, but the lump sum paid may not exceed £600.

(*b*) *Benefits in case of death.*

A lump sum equal to £400 is payable, less any compensation paid to the victim during his illness. This sum is distributed among the survivors by the committee of the fund.

6.—Statistics.

INCOME AND EXPENDITURE FOR THE YEAR ENDING 30 JUNE 1931

INCOME	£	EXPENDITURE	£
Contributions of insured ...	297	Cash benefits	2,172
Contributions of employers ...	594	Benefits in kind	—
Public subsidies	625	Administration	233
Revenue from investments ...	180	Other expenditure	356
Other income	1,128		
Total	2,824	Total	2,761

G.—VICTORIA

Insurance against Industrial Accidents and Occupational Diseases

1.—Legal Basis.

The State of Victoria has a compulsory insurance scheme for industrial accidents and occupational diseases which was established by the Act of 1928.

2.—Scope.

The insurance covers all persons (including domestic servants) employed under a contract of service or apprenticeship on manual labour, clerical work, or otherwise.

The following are excluded from the scope of the legislation :

(*a*) persons whose annual remuneration exceeds £360;
(*b*) persons whose employment is casual and who are employed otherwise than for the purposes of the employer's trade or business;
(*c*) members of the police force;
(*d*) outworkers;
(*e*) members of the employer's family dwelling in his house.

3.—Administration.

Insurance may be entered into with the State Insurance Office, which is managed by an official appointed by the Governor in Council, or with another insurance institution approved by the Government. Although insurance is compulsory the employer is always considered as being the responsible party and is left to obtain a refund from the insurance institutions of the sums which he has to pay to a worker or his representative in the event of an accident.

4.—Financial Resources.

The resources are supplied entirely by the employers.

5.—Benefits.

The insurance scheme in force in the State of Victoria covers :

(*a*) injuries resulting from an accident arising out of and in the course of employment;
(*b*) the occupational diseases enumerated in a schedule to the Act.

(*a*) *Benefits in case of incapacity.*

1. Compensation for incapacity for employment, reckoned from the first day of such incapacity if it continued for 7 days or over.

2. In case of total incapacity, the compensation is equal to 66⅔ per cent. of the worker's wages. When the worker is under 21 years of age and his wage is less than 20*s*. a week the compensation is equal to his total wage but may not exceed 15*s*. before the age of 21, and 20*s*. after that age.

3. In case of partial incapacity the compensation is equal to 66⅔ per cent. of the difference between the average weekly wage received before the accident and the average wage which the worker is able to earn after the accident.

4. Supplements are granted for each dependent child under 14 years of age. These are fixed at 5*s*. a week, but the total supplements may not exceed £1 a week. These supplements are paid only when the worker is completely incapacitated for employment.

5. The total compensation may not exceed £2 a week or £600 in all when the worker has no children dependent upon him, or £3 a week and £680 in all, when he has children dependent on him.

(*b*) *Benefits in case of death.*

1. A lump sum indemnity of three years' wages or £200 is paid to members of the family who were completely dependent on the deceased, after deducting the weekly allowances paid to the worker before the date of his death. This sum may not exceed £680 in all.

2. A lump sum, fixed either by agreement between the heirs and the employer or by an arbitration board, when the worker leaves members of his family who were only partially dependent on him.

3. Medical and burial expenses not exceeding £75 when the worker had no persons dependent on him.

(*c*) *Benefits for occupational diseases.*

Compensation for occupational diseases is governed by the same principles as compensation for industrial accidents.

6.—Statistics.

INCOME AND EXPENDITURE OF STATE INSURANCE OFFICE FOR 1930–1931

INCOME		EXPENDITURE	
Net contributions ...	... £315,369	Benefits paid and supplements for children	... £213,751

H.—WESTERN AUSTRALIA

Insurance against Industrial Accidents and Occupational Diseases

1.—Legal Basis.

The State of Western Australia has a compulsory insurance scheme against industrial accidents and occupational diseases set up by the Workers' Compensation Act 1912–1924 as amended by the Acts Nos. 14 of 1925 and 34 of 1927.

2.—Scope.

Insurance covers all persons engaged under a contract of service or apprenticeship on manual labour, clerical work, or otherwise.

The following are excluded :

(*a*) persons whose remuneration exceeds £400 a year;
(*b*) persons whose employment is casual and who are employed otherwise than for the purposes of the employer's trade or business;
(*c*) members of the police force;
(*d*) out workers;
(*e*) members of the employer's family dwelling in his house;
(*f*) pearl fishers.

3.—Administration.

Insurance is compulsory, but the choice of an insurer is free. The insurance may be contracted with any registered insurance institution. An exception is made to the rule of compulsion when the employer has become his own insurer and has paid to the State a deposit sufficient to cover the benefits which he might be called upon to pay.

4.—Financial Resources.

The resources of the scheme are provided entirely by the employers.

5.—Benefits.

The insurance covers :

(*a*) accidents resulting from or occurring in the course of employment or while the worker is acting under instructions from his employer;

(*b*) the occupational diseases specified in a schedule to the Act.

(*a*) *Benefits in case of incapacity.*

1. Medical and surgical assistance and the supply of artificial limbs up to a total cost of £100.

2. Compensation for incapacity in the form of a lump sum or a pension.

The compensation is paid in the form of a lump sum not exceeding £750 when the victim suffers a given injury specified in the Act, such as loss of both eyes, both hands, etc. In all other cases of incapacity a victim who is totally incapable of working receives a weekly allowance equal to 50 per cent. of his wage, paid for the whole period of his incapacity. This allowance may not be less than 30*s*. unless the wage itself is less than 30*s*., when the full wage is payable.

When the incapacity is only partial the victim receives a corresponding proportion of the total allowance.

3. A supplement for each child under 16 amounting to 7*s*. 6*d*. a week.

4. The maximum weekly compensation may not exceed £3 10*s*., and the amount due by the employer in any one case of incapacity may not exceed £750.

(*b*) *Benefits in case of death.*

1. A lump sum is paid to persons entirely dependent on the deceased equal to three times his annual wage or £400, whichever sum is the larger. The total compensation may not exceed £600, after deducting any payments made to the deceased before his death.

2. A lump sum fixed by agreement, or, failing that by a special procedure, is payable when the worker leaves persons only partially dependent on his earnings.

3. The cost of medical attendance and drugs and funeral expenses, up to £100, when the deceased leaves no dependants. When the deceased leaves dependants, a sum not exceeding £100 for medical attendance, etc., is payable together with an amount not exceeding £20 for funeral expenses.

6.—Statistics.

INCOME AND EXPENDITURE FOR 1930–1931

INCOME	£	EXPENDITURE	£
Employers' contributions ...	216,327	Benefit in cash and in kind ...	149,762
Revenue from investments ...	5,626	Cost of administration and other expenditure	66,926
Total	221,953	Total	216,688

Compensation for Miners' Phthisis

1.—Legal Basis.

The Miners' Phthisis Act of 1925 instituted a system of compulsory medical examination for miners so as to remove persons suffering from tuberculosis from employment in mines and to pay compensation to those for whom no suitable occupation could be found.

2.—Scope.

The legislation covers all persons employed in mining operations in Western Australia, with the exception of those employed in coal mines.

3.—Administration.

The Act set up a Mine Workers' Relief Fund, whose duty it is to keep a register of persons for whom mining work is prohibited. Compensation due to such workers is paid by the Department of Mines.

4.—Financial Resources.

The resources of the fund are obtained entirely from public subsidies.

5—Benefits.

When the Department of Mines cannot procure a suitable occupation for a miner suffering from tuberculosis, the worker in question is entitled to compensation equal to the wage generally paid to persons engaged in work of the same kind in the district where he was employed when mining work was forbidden him.

If the prohibited worker becomes incapacitated for work, he is entitled to compensation equal to half the ruling rate of pay for the class of work in which he was engaged when prohibited, together with an allowance for his dependants, but the maximum weekly payments may not exceed the basic wage for the district at the time he was prohibited.

In case of death, compensation is paid to members of the family of the deceased up to an amount not exceeding the basic wage mentioned above, and subject to a maximum fixed by the Mine Workers' Relief Fund.

Workers suffering from silicosis uncomplicated by tuberculosis are notified that further employment in the mines may be detrimental

to their future health. There is no provision for payment of compensation to these workers under the Miners' Phthisis Act, but in the event of their becoming disabled as a result of silicosis they are eligible for compensation under the Workers' Compensation Act.

6.—Statistics.

INCOME AND EXPENDITURE FOR 1930–1931

INCOME	£	EXPENDITURE	£
Contributions of employers	38,826	Cash benefits	51,687
Public subsidies	20,566	Benefits in kind	6,640
Revenue from investments ...	2,381	Cost of administration ...	3,446
Total	61,773	Total	61,773

II.—Unemployment Insurance in Queensland

1.—Legal Basis.

Compulsory unemployment insurance was established in Queensland by the Unemployed Workers' Insurance Act of 1922, assented to on 18 October 1922 and brought into operation by Proclamation of the Governor on 1 March 1923. The original Act was amended by Acts of 26 November 1927 and 24 December 1930.

2.—Scope.

The insurance covers every worker over 18 years of age employed within the State of Queensland whose rate of wages or salary is fixed by award or industrial agreement.

The principal groups of workers excluded are rural workers (with the exception of those employed in the sugar and pastoral industries), employees of the Commonwealth Government, and certain small groups of workers employed under Commonwealth arbitration awards. The Governor in Council has power to bring under the Acts any class of workers as determined.

3.—Administration.

The administration of the unemployment insurance scheme is in the hands of the Minister for Labour and Industry, and is supervised by an Unemployment Council of which the Minister is chairman and which includes a representative of the workers and a representative of the employers.

The Act provides for the maintenance of labour exchanges in all towns throughout Queensland. These exchanges are authorised to sell unemployment stamps, accept applications for benefits and make benefit payments.

4.—Financial Resources.

The Unemployment Insurance Fund is constituted by contributions from workers, employers and the State, the contribution from each source being at the rate of 6*d.* a week for each week of employment.

5.—Benefits.

The amount of the weekly benefits is fixed as follows :

—	Unmarried workers, widowers and widows	Married workers	Supplements for entirely dependent children under 16 years payable for not more than four children
1-31 July 1930	15*s.* to 20*s.*	25*s.* to 35*s.*	4*s.* to 5*s.*
From 1 August 1930 ...	14*s.* to 18*s.*	24*s.* to 32*s.*	4*s.* to 5*s.*
From 26 March 1931 ...	14*s.* to 17*s.*	24*s.* to 29*s.* 6*d.*	4*s.* to 5*s.*

The rate of unemployment benefit may not exceed 50 per cent. of the basic wage of the worker concerned.

The Act of 24 December 1930 provided that an unemployed worker whose earnings during the twelve months preceding the date of application for benefit exceeded £220 should be excluded from the receipt of benefit.

The maximum benefit period was fixed at 15 weeks before 1 August 1930 and at 13 weeks after that date. In order to claim benefit for the maximum period a worker must have paid at least 26 weekly contributions during the preceding twelve months. For workers who had not been employed for 26 weeks in the preceding twelve months the maximum benefit period was computed at the rate of one week for every two weeks of employment.

6.—Statistics.

Estimated number of insured persons at 30 June 1931 : 160,000-170,000.[1]

INCOME AND EXPENDITURE FOR YEAR ENDED 30 JUNE 1931

INCOME	£	EXPENDITURE	£
Balance at 1 July 1930 ...	35,785	Sustenance payments ...	492,117
Contributions from workers	147,152	Administrative expenses ...	24,829
Contributions from employers	147,152	Fees to members of Unemployment Council	50
Contributions from State[2] ...	159,000	Interest on Treasury advances	238
Sundry receipts	134	Furniture, fittings and office equipment	59
Treasury overdraft at 30 June 1931...	28,070		
Total	517,293	Total	517,293

[1] Estimate by officials of the Queensland Department of Labour quoted in UNITED STATES DEPARTMENT OF LABOR : BUREAU OF LABOR STATISTICS. Bulletin No. 544. *Unemployment Benefit Plans in the United States and Unemployment Insurance in Foreign Countries*, p. 344. Washington, 1931.

[2] Including £12,950 outstanding from the preceding year.

Balance of Fund at 30 June 1931

On 30 June 1931 the Unemployment Fund was in debt to the Treasury to the extent of £28,070. On 1 July 1930 it had a credit balance of £35,785.

III.—Voluntary Social Insurance

1.—Legal Basis.

Voluntary social insurance against the risks of sickness, invalidity and death is governed in the various Australian States by the following Acts :

NEW SOUTH WALES

Friendly Societies Act, 1912–1932.

QUEENSLAND

Act to consolidate and amend the law relating to Friendly Societies. Assented to 29 October 1913.

Act to amend the Friendly Societies Act of 1913 in certain particulars. Assented to 2 November 1914.

Act to further amend the Friendly Societies Act of 1913. Assented to 30 October 1924.

SOUTH AUSTRALIA

Friendly Societies Acts, 1919–1931, consolidating Acts No. 1387 of 1919, No. 1482 of 1921, No. 1680 of 1925 and No. 2018 of 1931.

TASMANIA

Friendly Societies Act, 1888.

Friendly Societies Amendment Act, 1888.

Act to consolidate enactments and amend the law relating to trustees, 1898.

VICTORIA

Act to consolidate the law relating to friendly societies. Assented to 12 February 1929, No. 3686.

Act to amend the Friendly Societies Act. Assented to 28 November 1932, No. 3198.

WESTERN AUSTRALIA

Friendly Societies Act, 1894–1932, as amended by Act No. 38 of 1930.

2.—Scope.

The conditions of admission are laid down by the rules of each friendly society. These conditions may refer to the occupation, religion, nationality, diet, sex, age or health of the applicant.

In some States the age of entrance is limited by law (at three years in the States of New South Wales, Queensland and Victoria) and the maximum age is as a rule 45 years.

3.—Administration.

The insurance is administered by friendly societies set up by the parties concerned.

These societies are registered by a special official appointed by the Government of each State, who sees that the constitution of the societies is in accordance with the legislation. Registration is compulsory in all the Australian States except South Australia and Tasmania.

Registration is subject to a number of conditions concerning the purpose of the society, its constitution and the minimum number of

members (7 members in New South Wales and Queensland and 10 in Tasmania, Victoria, and Western Australia).

4.—Financial Resources.

The insurance funds are obtained by contributions from the members and from other sources, such as special contributions, interest on investments, gifts, etc.

The contributions, which vary in amount from 1*s.* 2*d.* to 1*s.* 10*d.* a week for adults, are generally paid into two separate funds :

(*a*) a fund for sickness and funeral benefit;
(*b*) a fund for medical and administrative expenses.

The fraction of the contributions paid into the first of these two funds varies according to the age of the insured person and may be from 6*d.* to 1*s.* a week. The fraction paid into the second fund generally remains the same during the whole lifetime of the insured person, the usual rate being from 6*d.* to 10*d.* a week.

No State subsidies are paid except in New South Wales where they are intended to meet the cost of sickness benefit, medical attendance and funeral benefit to insured men of over 65 years of age and insured women of over 60 years of age. These subsidies are granted only in respect of insured persons who belonged to the society on 30 June 1933 and had been insured for at least 15 years.

5.—Benefits.

Voluntary insurance covers the risks of sickness, invalidity and death.

(*a*) *Sickness and invalidity benefits.*

These benefits are granted on production of a medical certificate of incapacity signed by the doctor of the society after a qualifying period varying from three to twelve months with different societies. No qualifying period is prescribed in some societies in South Australia.

The maximum weekly rate of benefit is fixed as follows :

Tasmania	£1 1*s.*
Queensland	£2
New South Wales	£2 2*s.*
South Australia	£3
Victoria	£3
Western Australia	£3

The rates actually paid by the friendly societies, however, are lower than these maximum figures. Benefits are paid during the whole period of incapacity.

(*b*) *Medical benefits.*

The societies provide medical attendance and drugs for insured persons and members of their family.

No medical benefits are granted when the insured person, on becoming a member of the society, had an annual income exceeding the following figure :

New South Wales	£260
Queensland	£208 for unmarried men £312 for married men
South Australia	£312
Tasmania	£208
Victoria	£260 for unmarried men £312 for married men
Western Australia	£312 for unmarried men £400 for married men

Insured persons whose income fell below these figures when they became members retain the right to medical benefits as long as their annual earnings do not exceed the following amounts :

New South Wales	£364
Queensland	£400
South Australia	£450
Tasmania	£312
Western Australia	£500[1]

[1] This figure relates to married and unmarried men with dependants. For insured persons who joined the society before 1 July 1921 the maximum is £750.

(c) *Benefits in case of death.*

Each friendly society is free to determine the amount of these benefits.

The legislation prescribes the following maximum figures for the benefits paid in compensation for the economic loss due to the death of the breadwinner :

New South Wales	£200
Queensland	£200
South Australia	£100
Tasmania	£100
Victoria	£100
Western Australia	£300

The amount of the funeral benefit varies to a great extent according to the society in question. The minimum is £20 for men, and the maximum, which is reached in only a few societies, is £100.

In the State of Victoria some societies also provide for the payment of funeral benefit, amounting as a rule to £10, on the death of a member's wife.

6.—Statistics.

Number of insured persons in 1929 : 608,834.

INCOME AND EXPENDITURE FOR 1929

INCOME	£	EXPENDITURE	£
Contributions of insured persons, entrance fees, special contributions ...	2,045,953	Sickness benefits	774,491
Income from investments	744,060	Medical assistance and drugs	832,171
Other income	376,896	Allowances on death and funeral benefits	207,882
		Cost of administration ...	424,489
		Other expenditure ...	403,173
Total	3,166,909	Total	2,642,206

THIRD PART

SOCIAL ASSISTANCE

I.—Invalidity and Old-Age Pensions

1.—Legal Basis.

The non-contributory old-age and invalidity pensions scheme is governed by the Commonwealth Act of 1908–1923 as amended by Acts No. 27 of 1925, No. 44 of 1926 and No. 31 of 1928. This legislation was materially altered in 1932.

2.—Beneficiaries.

(*a*) *Old-age pensions.*

An old-age pension may be claimed by any person resident in Australia who has attained the age of 65 years, or who is permanently incapacitated for work and has attained the age of 60 years. The age at which women may claim an old-age pension is fixed at 60 years.

The following persons are excluded :

1. Aliens;
2. Asiatics, except those born in Australia and Indians born in British India, and aboriginal natives of Australia, Africa, the Islands of the Pacific and New Zealand.

A pension may be claimed by any person who is resident in Australia at the date when he makes his claim and has been so resident for twenty years before that date, provided that his capital does not exceed £400 and that he is of good character.

(*b*) *Invalidity pensions.*

An invalidity pension may be claimed by any person over 16 years of age who is permanently incapacitated for work by reason of an accident or of his being an invalid and who is not in receipt of an old-age pension.

The following persons are excluded :

1. Aliens;
2. Asiatics, except those born in Australia and Indians born in British India, and aboriginal natives of Australia, Africa, the Islands of the Pacific and New Zealand.

An applicant for a pension must be resident in Australia at the date when he makes his claim and must have been so resident for at least five years before that date. He must be permanently incapacitated for work or blind, must not own capital exceeding £400, and must be without other means of support.

3.—Administration.

The legislation governing non-contributory pensions is administered by a Commissioner of Pensions subject to Government control, who may delegate part of his powers to an assistant commissioner. The pensions scheme is administered in each State by a deputy commissioner who performs his duties under the supervision of the Common-

wealth Commissioner. The Governor-General may also appoint registrars to receive pension claims.

4.—Financial Resources.

The funds for the scheme are provided entirely by the public treasury. The amounts required to cover the cost of old-age and invalids' pensions are voted from time to time by Parliament.

5.—Benefits.

The scheme covers the risks of old-age and invalidity.

Pensions are granted in every case at a rate not less than is considered reasonable and sufficient, taking into account all the circumstances of the case, by the commissioner or deputy commissioner investigating the claim.

The pension may in no case exceed £52 a year, nor must the total income of the pensioner, including his other means, amount to more than £84 a year.

The pension granted to a blind person, together with his own income and that of his wife, may not exceed £221 a year or the amount of his minimum basic wage.

If the claimant owns property, the pension is reduced by £1 for each complete £10 by which the net capital value of such property exceeds £50.

If husband and wife are both entitled to pensions, the reduction amounts to £1 for each complete £10 by which the net capital value of the property exceeds £25.

Pensions at a rate reduced by 5*s.* 6*d.* a week may be granted in the following cases :

(*a*) if the magistrate considers that the claimant, although otherwise qualified, is unfit to be entrusted with a pension until he has become an inmate of an institution;

(*b*) if the claimant has been in hospital for 28 days, on the expiry of this period and for as long as he remains in hospital;

(*c*) if the claimant is an inmate of a home for the duration of his maintenance therein.

The pensions due to persons in homes or hospitals may be paid to the authorities of the institutions concerned.

6.—Statistics.

Number of pensioners at 30 June 1931 : 240,520.

EXPENDITURE FOR YEAR ENDED 30 JUNE 1931

	£
Pensions	11,549,828
Payments to homes and hospitals	161,125
Cost of administration	93,077
Total	11,804,030

II.—Maternity Allowances

1.—Legal Basis.

The maternity allowances scheme is governed by the Commonwealth Maternity Allowance Act of 1912; assented to 10 October 1912.

2.—Beneficiaries.

An allowance is granted to every woman who gives birth to a child in Australia or on board a vessel in transit between two Australian ports. In order to claim the allowance, a woman must be resident in Australia or must intend to settle there.

The scheme does not cover Asiatic women and the aboriginal natives of Australia, Papua and the Islands of the Pacific.

3.—Administration.

The scheme is administered by a Commissioner, who may delegate part of his powers to an assistant commissioner and deputy commissioner.

4.—Financial Resources.

The allowances are paid out of the Consolidated Revenue Fund, formed by amounts voted by the Commonwealth Parliament.

5.—Benefits.

Allowances are granted on the birth of a child born alive or viable.

The allowance amounts to £4 for each birth, even if more than one child is born. In order to claim the allowance the woman must prove that her income, together with that of her husband, did not exceed £260 for the preceding twelve months.

6.—Statistics.

Number of beneficiaries at 30 June 1931 : 126,149.

EXPENDITURE FOR YEAR ENDED 30 JUNE 1931

	£
Allowances	630,652
Cost of administration	15,322
Total	645,974

III.—Widows' Pensions in New South Wales

1.—Legal Basis.

The scheme is governed by the Widows' Pension Act of 1925–1932.

2.—Beneficiaries.

A pension may be claimed by any widow resident in the State of New South Wales who fulfils the following conditions :

(*a*) having been domiciled in the State when her husband died;
(*b*) being domiciled in the State when making application for the pension and having been domiciled there continuously for three years;

(*c*) having at the moment of making the claim a child under 14 years of age entirely or mainly dependent on her.

The pension may not be granted to a widow who is an alien or an Asiatic born outside Australia or an aboriginal native of Africa, the Islands of the Pacific or New Zealand.

A widow who has no child under 14 years of age may nevertheless receive a pension if she is 50 years of age and is in destitute circumstances, or if she has a child of not more than 16 years of age suffering from physical or mental disability or a child under 16 years of age with special scholastic ability. A pension may also be granted for a period of six months after her husband's death to a widow without dependent child if she was left unprovided for.

3.—Administration.

The widows' pension scheme is administered by the Minister of Public Instruction, and the Secretary of the Child Welfare Department, as Registrar of Widows' Pensions, is the chief executive officer. Other officials are appointed by the Governor on the recommendation of the Public Service Board.

The Governor may also appoint an advisory committee of three persons to assist the Registrar.

The Governor may appoint the clerks of ordinary courts in the various districts to act as deputy registrars.

4.—Financial Resources.

The funds are provided entirely out of the public treasury.

5.—Benefits.

The scheme covers the risk of widowhood and the maintenance of one or more children under 14 years of age.

The amount of the widow's pension is £1 a week with a supplement of 10*s*. a week for each child under 14 years of age entirely or mainly dependent on her.

A deduction of £1 is made from the annual pension in respect of each £1 of net annual income exceeding £26. In reckoning the annual income, account is taken of pensions other than those provided for under the Widows' Pensions Act, the earnings of the widow and of her children under 14 years of age, 5 per cent. of the value of real or personal property belonging to the widow or her children (excluding the value of their dwellings, furniture and other personal effects) when this property bears interest at less than 5 per cent. in the year, 50 per cent. of the wages of children over 14 years of age living with their mother, 25 per cent. of the wages of children over 14 years of age who are not married and do not live with their mother, interest on capital, etc.

6.—Statistics.

In 1930–1931 the cost of the widows' pensions scheme borne entirely by the public treasury, was £620,258.

IV.—Unemployment Relief

Unemployment relief is provided by the individual States. It has been introduced in New South Wales, Queensland, South Australia and Tasmania.

New South Wales.

Assistance for the unemployed is governed by the Prevention and Relief of Unemployment Act 1930–1932.

The Act set up a special Council to organise measures against unemployment and schemes for unemployment relief.

The funds for relief, excluding those provided by Commonwealth loans, are derived from a special tax on wages and salaries of not less than 40*s.* a week and on other income amounting to over £100 a year. The rate of the tax varies from 1*s.* to 2*s.* a week on wages not exceeding 70*s.* and is fixed at 1*s.* for every additional 20*s.* The tax on other income is at the rate of 1*s.* in the pound.

Unemployed persons may be provided with employment on public relief works or granted orders for relief in the form of coupons for the supply of commodities.

Persons employed on Government works are paid by the hour on the basis of a rate of 70*s.* for a 44-hour week, with an additional rate of 3*d.* an hour for certain skilled or semi-skilled labour.

Orders for food relief are distributed according to the number of dependants to be provided for. An unmarried man whose earnings for the preceding fortnight did not exceed 20*s.* receives food relief orders to a value of 10*s.* 7½*d.* for the following fortnight, while a married couple with two or three children and whose earnings for the preceding fortnight did not exceed 50*s.* receive orders to a value of 35*s.* 11½*d.* for the following fortnight.

The receipts of the Unemployment Relief Fund for the year ending 30 June 1932 amounted to £6,042,256, including £5,799,519 from the special tax. The expenditure amounted to £6,105,452, including £5,070,732 for food relief.

Queensland.

The State introduced a tax on income, the Income (Unemployment Relief) Tax Act of 1930, the proceeds of which are devoted to the relief of unemployment. The special tax was fixed at the rate of 3*d.* in the pound and subsequently raised to 6*d.* Funds are also provided by donations and gifts in kind.

Unemployment relief is in the hands of a special department of the Ministry for Labour and Industry acting in conjunction with the Unemployment Council. Relief is also provided by the Social Service League, a private organisation with local branches throughout the State, and by various church organisations.

Relief is granted in the following forms :

(*a*) Work on road and railway building for a period of 12 weeks at £3 a week for married and £2 10*s.* a week for single men, paid out of the Unemployment Relief Fund.

(*b*) On the expiry of this period the local authorities are allowed to use the services of unemployed persons on various kinds of intermittent work for which the unemployed are paid out of the Unemployment Relief Fund. The rate of wages depends on the number of dependants and the length of employment; a single person employed for one day a week receives a weekly wage of 11*s*. 6*d*. and a married man with two children employed two days a week receives a weekly wage of 22*s*. 6*d*.

(*c*) In cases where no kind of work can be provided, rations are granted up to a value ranging between 10*s*. and 42*s*. 6*d*. a week, according to the number of dependants.

In 1930–1931 ordinary relief work provided employment for some 8,000 unemployed persons, and intermittent relief work for some 10,000. Ration relief was provided for some 14,000 persons.

INCOME AND EXPENDITURE FOR 1930–1931

INCOME	£	EXPENDITURE	£
Relief tax collected ...	702,640	Paid to constructing authorities	665,213
		Paid to charitable societies	4,159
		Administration and cost of collection of tax	30,740
Total	702,640	Total	700,112

The cost of ration relief for 1930–1931 was £197,940, exclusive of £1,669 cost of administration.

South Australia.

Assistance for the unemployed is governed by the Unemployment Relief Council Act, 1930.

The Council consists of five persons appointed by the Governor of the State. Its duty is to make arrangements to obtain employment and provide relief for the unemployed.

Relief is provided in the form of coupons for the purchase of commodities, which are issued to the unemployed according to the size of the family relieved. Unemployed persons are also supplied with fuel and light, special food for infants and nursing mothers, free medical attendance in public and Government subsidised hospitals, etc. Destitute homeless men are employed at encampments for afforestation purposes.

At 31 March 1931 the number of beneficiaries under the scheme was 69,320. The expenditure incurred on unemployment relief in 1930–1931 was £660,000.

Tasmania.

There is no organised Government system on a permanent basis. In 1930, however, a tax of 3*d*. in the pound was levied on salaries and wages of £1 a week and over, and the resulting funds were devoted to the relief of unemployment.

The value of the weekly relief granted to unemployed persons at Hobart and Launceston was as follows :

Married couples	12*s.* 9*d.*
,, ,, with 1 child over 4 years of age ...	17*s.* 6*d.*
,, ,, ,, 2 or more children over 4 years of age	23*s.* 2*d.*
,, ,, ,, 4 or 5 children over 4 years of age	27*s.* 10*d.*
,, ,, ,, 6 or 7 children over 4 years of age	32*s.* 9*d.*

Milk is also provided for families with children under 4 years of age.

The amount spent on unemployment relief in 1930–1931, exclusive of the Commonwealth grant, was £87,100.

V.—Other Social Assistance Services

The following summary gives particulars of the principal kinds of social assistance namely, hospital services, assistance for the aged, maternity and child welfare services, lunacy services.

Information is lacking in respect of certain branches of assistance, such as assistance to the blind, deaf and dumb, etc.

1.—Hospital Services.

Medical assistance for persons of insufficient means is provided in the capital and chief towns of the Australian States by hospitals and special institutions, such as tuberculosis sanatoria, etc., which are financed by State subsidies and by fees paid by the patients.

Number of beneficiaries : 353,190.

INCOME AND EXPENDITURE FOR 1930

INCOME	£	EXPENDITURE	£
Subsidies from States ...	1,900,777	Wages and salaries and maintenance of patients	3,242,226
Patients' fees	797,412	Buildings and other expenditure	1,075,986
Other income	1,520,617		
Total	4,218,806	Total	4,318,212

2.—Assistance for the Aged.

There are a number of homes and institutions for destitute or homeless old persons, supported by subsidies from the States and municipalities, collections, etc. These institutions are conducted by the public authorities or by private persons.

INCOME AND EXPENDITURE FOR 1930

INCOME	£	EXPENDITURE	£
Subsidies from States ...	234,821	Buildings	13,392
Municipal subsidies ...	1,369	Maintenance of inmates ...	369,951
Bequests and other grants	23,186	Other expenditure... ...	21,746
Contributions of inmates	111,232		
Other income	39,130		
Total	409,738	Total	405,089

3.—Maternity and Child Welfare.

Assistance for mothers and children is provided by the individual States. It is governed by legislation in New South Wales, Queensland, South Australia, Tasmania, Victoria and Western Australia.

New South Wales.

Assistance for destitute or neglected children is governed by the Child Welfare Act, 1923, and amendments.

Assistance is granted in the form of allowances to mothers not eligible for widows' pensions, or by boarding the children out with approved families or in special institutions.

The usual rate of payment for children living with their mothers is 8*s.* 6*d.* a week and for children boarded out 10*s.* to 15*s.* a week, according to the child's age.

In 1931 State assistance was provided for 16,763 children at a cost of £396,245.

Queensland.

The State of Queensland provides assistance for mothers and babies, and also for orphans and helpless children.

(*a*) *Maternity and infant welfare.*—Assistance for mothers and babies is provided in four public maternity hospitals and in the maternity wards of the 75 hospitals governed by the Hospitals Act, 1923–1929. There are also baby health centres and prenatal clinics in most large towns.

The funds are provided out of State subsidies, the proceeds of State lotteries, donations and patients' fees.

In 1930–1931 the number of women admitted to maternity hospitals was 5,985 and of those who attended health centres 19,697. The number of infants attending clinics was 104,005. The cost of this assistance was £11,882.

(*b*) *Assistance for orphans and helpless children.*—The assistance is governed by the State Children Act, 1911–1928, and the Infant Life Protection Act, 1905–1927.

There is a special State Children Department responsible for providing assistance and exercising supervision over the various institutions established for orphans and helpless children, such as orphanages, industrial schools, private homes, etc.

An amount is voted annually by Parliament to cover the various grants made to institutions (6*s.* to 10*s.* a week for each child) and payments to persons having the care of children (9*s.* a week).

The number of children assisted in 1930 was 10,378. The total cost of assistance and education was £203,077, including £190,852 contributed by the State.

Assistance is also provided for children in need of shelter and help who are not covered by the Acts of 1911–1928 and 1905–1927. In 1930–1931 such children numbered 3,000 and the cost of assisting

them amounted to £58,377, including £45,352 contributed by the State.

South Australia.

Under the Maintenance Act, 1926, and other legislation, the State provides assistance out of public funds in the form of help and maintenance for necessitous, neglected, destitute and convicted children committed to the State. Assistance to indigent mothers is also granted in public hospitals.

In 1930, 3,416 children were committed to the public authorities. The cost of assistance was £51,842.

Tasmania.

Assistance to mothers and children is granted in the State public hospitals, in nine child welfare clinics providing free attendance, in a special home, and by 17 health centres in the rural districts.

Victoria.

Assistance for indigent children is governed by the Children's Welfare Act, 1928, No. 3654, and the Maintenance Act, 1928, No. 3722.

Under this legislation the Children's Welfare Department contributes to the maintenance of the children of indigent parents by the payment of 6*s.* to 12*s.* a week.

At the end of 1930 the number of children so assisted was 15,090. The cost of assistance amounted to £361,945.

Western Australia.

Assistance for neglected children is governed by the Child Welfare Act, 1907–1927.

Under this Act the children are boarded out in families or in institutions conducted by religious bodies. The State pays a weekly subsidy of 8*s.* to 15*s.* for each child boarded with a family, and of 7*s.* to 8*s.* for children admitted to institutions. Delicate, blind, and deaf and dumb children are placed in special institutions, which are subsidised by the State, at the rate of 8*s.* a week for each child.

About 3,000 children whose fathers are dead, sick or in prison, are provided by the State with a weekly allowance of about 7*s.* 6*d.*

An annual subsidy of £3,280 is also granted to various child welfare institutions.

STATISTICS OF THE WORKING OF THE CHILD WELFARE LEGISLATION OF THE VARIOUS STATES FOR 1930

Number of neglected children assisted	45,639
Estimated expenditure on orphanages	£220,000
Expenditure on assistance for neglected children	£1,263,880
(including £1,201,986 provided out of State subsidies and provided by relatives, etc.)	£61,894

4.—Lunacy Services.

There are 37 mental institutions in Australia, 30 of which are public and 7 private. The funds are provided mainly out of State subsidies and patients' fees.

Number of beneficiaries : 22,760.

INCOME AND EXPENDITURE FOR 1930

INCOME	£	EXPENDITURE	£
Subsidies from States ...	1,308,077	Wages and salaries ...	979,372
Patients' fees	216,877	Maintenance of patients ...	510,150
Other income	14,049	Buildings	26,564
		Other expenditure ...	22,917
Total	1,539,003	Total	1,539,003

FOURTH PART

FAMILY ALLOWANCES

1.—Regulation.

The only State which has a scheme of family allowances at the employer's expense is that of New South Wales[1]. This scheme came into force on 23 July 1927 through the Family Endowment Act, 1927–1932.

The allowance, paid to the mother, is at a maximum rate of 5*s*. per week for each child under the age of 14 years except one in a family.

The Industrial Commission set up by the Industrial Arbitration Act, 1912, as amended in particular in 1926 and 1929, fixes a living wage for adult male workers, the rates being subject to variation at half-yearly intervals. Child allowances are payable only to the extent by which the total income of the claimant and his family fall short of the sum represented by the living wage plus children's allowances.

The allowances are not restricted to children of wage and salary earners, but are also payable in respect of all families with more than one dependent child where the family income is below the prescribed limit.

The moneys for the payment of family allowances are obtained partly by a levy on the wages bill of employers and partly from the public treasury. The tax, which is collected by means of stamps, is at the rate of 5*d*. in the £.

2.—Statistics for 1932.

At 30 June 1932 children's allowances were payable to 59,300 families, the amount being £69,450 a fortnight.

The total cost for the year ending 30 June 1932 was £1,805,685.

[1] There is another form of child endowment scheme in the Commonwealth Public Service, which has been in operation since 1 November 1920 and which was modified somewhat by the Commonwealth Public Service Arbitrator in 1923. This scheme is financed by the employees themselves.

FIFTH PART

HOLIDAYS WITH PAY

1.—Salaried Employees.

The majority of salaried employees receive an annual holiday with pay in virtue either of a Federal, State or district arbitration award or of a collective agreement. Federal awards have been given for the employees of banks and insurance undertakings for the whole territory of Australia. The awards referring to office and shop employees, on the other hand, cover a very small area and are very few in number. The length of service entitling the employee to a holiday is one year. The holiday usually lasts for one week in the case of shop employees, two weeks for office employees, and three weeks for journalists. Hotel and restaurant employees, on account of their special situation, receive a holdiay after each period of six months as compensation for work performed on legal public holidays.

2.—Workers.

It is only in exceptional cases that workers receive an annual holiday with pay. According to a great number of arbitration awards given in 1930, the only holidays recognised for workers are the legal public holidays. There are very few awards indeed which make provision for a holiday, which varies from one to two weeks after twelve months' work.

No statistics are available.

BELGIUM

SUMMARY

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FIRST PART

STATISTICS OF POPULATION

CENSUS OF 31 DECEMBER 1920

Occupied population classified by occupational groups and industrial status

Occupational groups	Employers (heads of undertakings,[1] directors, managers)	Salaried[2] employees	Workers	Assistants[3]	Total
I.—Agriculture, forestry, fishing ...	252,896	822	226,846	132,956	613,520
II.—Mining and quarrying	2,207	6,173	216,215	794	225,389
III.—Industry	164,705	41,122	1,036,224	23,877	1,265,928
IV.—Commerce, banking, insurance ...	207,445	79,482	37,704	19,484	344,115
V.—Transport and communications	12,913	61,663	167,133	2,381	244,090
	640,166	189,262	1,684,122	179,492	2,693,042
VI.—Public administration	—	—	—	—	173,037
VII.—Liberal professions	—	—	—	—	116,017
VIII.—Domestic and personal services ...	—	—	—	—	160,081
IX.—Ill-defined occupations	—	—	—	—	62,998
Occupied population[4]	—	—	—	—	3,205,175
Total population	—	—	—	—	7,405,569

[1] Including persons working on their own account and not employing labour.

[2] Persons who habitually carry out non-manual work for a head of an undertaking, direct or supervise workers, or are engaged in marketing products are deemed to be *salaried employees*.

[3] Persons who habitually help the head of a household in the exercise of his occupation.

[4] Excluding persons of independent means, retired persons, pensioners, non-working owners, women occupied in their own household, children, school children, students and persons not dependent on the head of a household exercising an occupation (notably persons living on private or public assistance). Persons temporarily out of employment or notifying themselves as unemployed are included in the occupation which they exercised previously.

SECOND PART

SOCIAL INSURANCE

I.—Workmen's Compensation

1.—Legal Basis.

Workmen's compensation for industrial accidents is regulated by the Acts of 24 December 1903, 3 August 1926, 15 May 1929, 30 December 1929, 18 June 1930, and the Royal Order of 28 September 1931 consolidating previous legislation. Insurance is optional.

2.—Scope.

All workers engaged by a public or private undertaking under a contract of employment governed by the Act of 10 March 1900 are legally entitled to compensation for industrial accidents.

Salaried employees covered by the Act of 7 August 1922 respecting contracts of employment, whose agreed remuneration does not exceed 24,000 francs a year, are placed on the same footing as manual workers.

Present legislation applies to commercial and agricultural undertakings which habitually employ one or more workers during at least two months in the year (Act of 18 June 1930).

3.—Administration.

Fixed premium insurance companies and insurance funds formed by employers on a mutual basis are alone authorised, after being duly approved by the Government, to carry on industrial accident insurance in Belgium. The payment of the pensions due as compensation for industrial accidents within the meaning of the Act is entrusted to certain of these organisations which offer the best financial guarantees.

4.—Financial Resources.

Employers who are not insured are personally responsible for the payment of the legal compensation in case of industrial accidents. Insured employers pay to the insurance carriers an annual premium or contribution based on the risks covered.

A guarantee fund intervenes when an employer who is not insured is unable to meet his liability. This fund is constituted from annual contributions paid by heads of undertakings who are not insured, which are composed of an assessment of 15 or 10 francs per undertaking and a varying contribution at the rate of 12 francs per worker and 5 francs per salaried employee.

Private undertakings habitually employing at least 500 workers, or 500 workers and salaried employees, or 250 salaried employees, as the case may be, which provide special guarantees may be exempted from the duty of contributing to the Guarantee Fund.

5.—Benefits.

Insurance covers accidents which occur during and in consequence of the carrying out of a contract of work or a contract of employment. An accident is defined as an abnormal occurrence beyond the control of the victim which presupposes the sudden intervention of an external circumstance. Insured persons injured as a result of an accident are entitled to benefits in kind and cash benefits.

(*a*) *Benefits in kind.*

Persons injured as a result of an industrial accident are entitled to medical treatment and medicaments, including the necessary artificial limbs and orthopædic appliances.

(*b*) *Benefits in case of incapacity.*

1. *In case of temporary incapacity.*

If the accident causes temporary incapacity for work, the employer is required to pay the injured person a daily compensation equal to 50 per cent. of his average daily wage. If temporary total incapacity continues beyond four weeks, the rate of daily compensation is

increased to two-thirds of the average daily wage as from the twenty-ninth day after the accident.

2. *In case of permanent partial incapacity.*

In case of permanent partial incapacity for work the compensation is equal to two-thirds of the loss of wages resulting from the accident.

3. *In case of permanent total incapacity.*

If the accident causes permanent total incapacity for work, the pension granted to the injured person is equal to two-thirds of his annual wage (the maximum wage taken into consideration is 20,000 francs). In the case of seriously injured persons whose condition necessitates the regular assistance of another person, the pension may be increased up to 80 per cent. of the loss of wages.

(c) *In case of death.*

Benefits in case of death consist of a sum of 750 francs for funeral expenses and pensions for survivors.

Pensions are payable to the widows, orphans, and brothers and sisters dependent on the deceased person and, in the absence of orphans, to relatives in the ascending line.

1. *Widow.*

The capital required to provide the widow's pension is equal to the present value at the time of death of a joint life annuity based on the ages of two persons of respectively the same ages as the deceased person and his survivor. This hypothetical annuity, payable until the death of one of the two persons, has to be equal to 30 per cent. of the wage of the deceased person.

2. *Orphans.*

Orphans and brothers and sisters dependent on the deceased person are entitled to a temporary pension equal to a fraction of the deceased person's wages. This fraction is fixed at 15 per cent. for each fatherless child, subject to a maximum of 45 per cent., and at 20 per cent. for a child which has lost both parents, subject to a maximum of 60 per cent.

3. *Other dependants.*

Parents may claim compensation only in the absence of orphans.

The capital required to provide the pensions for parents is equal to the present value at the time of death of a joint life annuity based on the ages of two persons of respectively the same ages as the deceased person and his survivor. This hypothetical annuity, payable until the death of one of the two persons, has to be equal to 20 per cent. of the deceased person's wages for each parent.

When the deceased person leaves a childless widow and parents, the fraction of the wage on which the pension is computed is reduced to 15 per cent. for each parent.

(d) *Additional compensation for accidents occurring after 1 July 1905.*

Supplementary compensation, paid partly from public moneys and partly from the Guarantee Fund, is granted to persons injured in industrial accidents incurred after 1 July 1905. For this purpose the Fund levies a special tax on employers.

6.—Statistics.

The available statistics for 1930 are given below.

APPROVED INSURANCE INSTITUTIONS

Institutions	Premiums and contributions for current year	Probable cost of accidents (statutory expenditure)
	Francs	Francs
1. Fixed-premium companies	213,259,859	144,414,228
2. Mutual coal-mining funds	52,838,542	48,122,432
3. Other mutual funds	98,444,744	74,568,743

UNDERTAKINGS AUTHORISED NOT TO CONTRIBUTE TO THE GUARANTEE FUND (18 IN 1930)

Average number of workers	65,058
Probable cost of accidents (statutory expenditure) ...	Frs. 10,181,914
Total wages bill	,, 970,799,252
Ratio of statutory expenditure to wages	1·05%

GUARANTEE FUND

Expenditure for current year	Frs. 137,939
Income for current year	,, 146,348

II.—Compensation for Occupational Diseases

1.—Legal Basis.

Insurance against occupational diseases is compulsory under the Act of 24 July 1927 and the Royal and Ministerial Orders issued under the Act.

2.—Scope.

The Act respecting the compensation for occupational diseases covers all workers and apprentices employed in industries in which they are exposed to the risk of occupational disease.

Salaried employees and craftsmen who by reason of their direct or indirect participation in the work run the same risks as workers and whose annual remuneration does not exceed 18,000 francs are deemed to be workers as regards compensation for occupational diseases.

3.—Administration.

Compensation for occupational diseases is entrusted to the Welfare Fund for victims of occupational diseases, which is attached to the Ministry of Industry, Labour and Social Welfare. This Fund is administered by a governing body consisting of five members appointed by the Crown. At least one of these members must be chosen from among the most representative organisations of employers in the industries concerned and at least one from the most representative organisations of workers in these industries.

In addition, a technical committee, consisting of three groups comprising medical practitioners, employers, and workers respectively,

is empowered to make recommendations to the Ministry of Industry, Labour and Social Welfare respecting the enumeration of the diseases giving rise to compensation, and also respecting the assessment of the contributions to be paid by the heads of undertakings, and to give its opinion on the claims to compensation which the Welfare Fund thinks fit to submit to it, as well as other questions connected with occupational diseases which may be put to it by the Ministry of Industry, Labour and Social Welfare or by the governing body of the Fund.

4.—Financial Resources.

The financial resources of the Fund are derived from : (*a*) initial Government grant of 300,000 francs; (*b*) contributions levied on heads of undertakings covered by the Act; (*c*) special grants from the State in the event of a deficit.

For 1930, the contributions payable by heads of undertakings covered by the Act were fixed by the Royal Order of 8 January 1931 in accordance with the risks in the various classes of undertakings. These rates varied from 5 to 250 francs per worker, or person treated as a worker, exposed to the risk of occupational disease. It was, for example, 250 francs in cast-iron enamelling works and 15 francs in lead and zinc works.

5.—Benefits.

Insurance covers all wage-earning employees affected by one of the occupational diseases included in the list sanctioned by the Act of 22 July 1927 and completed by later legislation (this list includes poisoning by lead and its alloys, mercury and its amalgams, phosphorus, arsenic, carbon disulphide, benzene, and hydro-carbons, as well as anthrax and pathological affections due to radium and other radio-active substances).

(*a*) *Benefits in kind.*

Belgian legislation makes no direct provision for medical treatment, but all grants are increased by a special allowance, according to a fixed scale, to cover the cost of curative treatment.

(*b*) *Cash benefits.*

1. *In case of temporary incapacity.*

In the event of temporary total incapacity for work lasting at least a fortnight, the patient is entitled to daily compensation equal to 50 per cent. of his average daily wage, from the day incapacity for work began.

If the temporary incapacity is total at the end of the first six months after the beginning of the incapacity for work, the daily compensation from the beginning of the seventh month is equal to two-thirds of the average daily wage.

If temporary total incapacity lasting more than a fortnight subsequently becomes partial, the compensation is equal to the difference between the wage now earned by the patient and two-thirds of his average daily wage before the illness.

2. *In case of permanent partial incapacity.*

In the event of permanent partial incapacity the compensation is a pension equal to the difference between the wage that the patient is able to earn and two-thirds of his average daily wage before the illness.

3. *In case of permanent total incapacity.*

In case of permanent total incapacity a pension is substituted for temporary compensation as from the day on which the incapacity assumes a permanent character. This allowance is equal to two-thirds of the average daily wage.

In the case of permanent incapacity such as absolutely necessitates the help of another person, the pension may be raised to a rate above two-thirds, but not exceeding the whole of the wage previously earned.

(c) *In case of death.*

Benefits in case of death consist of a fixed sum of 750 francs for funeral expenses and compensation to survivors.

The following persons are entitled to claim compensation: the widow, orphans and, in the absence of a widow and orphans, the other classes of dependants mentioned below.

1. *Widow.*

The husband or wife, if neither divorced nor separated, provided that the marriage had taken place prior to the disease which has been recognised as occupational, is entitled to a capital sum equivalent to the present value, calculated on the basis of the age of the victim at the time of death, of a life annuity equal to 25 per cent. of the annual wage.

2. *Orphans.*

Legitimate and recognised illegitimate children under 18, who have lost either parent, are entitled to a capital sum equivalent to the present value, calculated on the basis of the age of the victim at the time of death, of a life annuity equal to 10 per cent. of the annual wage for each child, provided that the total of the annuities does not exceed 30 per cent. of the wage.

The life annuity in question is increased to 15 per cent. of the wage for legitimate children who have lost both parents and for illegitimate children not recognised by the mother if she is the victim of an occupational disease, provided that the total of the annuities does not exceed 45 per cent. of the wage.

3. *Other dependants.*

Fatherless grandchildren under 18 are entitled, if the deceased person leaves neither widow nor children as beneficiaries, to a capital sum equivalent to the value, calculated on the basis of the age of the victim at the time of death, of a life annuity equal to 10 per cent. of the annual wage for each grandchild, provided that the total of the annuities does not exceed 30 per cent. of the wage.

The father and mother of the victim, if he or she was a legitimate or recognised child and leaves neither wife (husband) nor child as beneficiaries, are entitled to a capital sum equivalent to the present value, calculated on the basis of the age of the victim at the time of death, of a life annuity equal to 15 per cent. of the annual wage for one beneficiary, and to 25 per cent. if there are two beneficiaries.

The brothers and sisters of the victim who are under 18 are entitled, if the victim leaves neither wife (husband), child, father, mother, nor dependent grandchildren, to a capital sum equivalent to the present value, calculated on the basis of the age of the victim at the time of death, of a life annuity equal to 10 per cent. of the annual wage for each person, provided that the total of the annuities does not exceed 30 per cent. of the wage.

6.—Statistics.

Number of cases of occupational disease notified during 1930 ... 143
Number of new cases for which compensation was granted during 1930 99
Total number of cases for which compensation was granted during 1930 140

INCOME AND EXPENDITURE OF THE FUND IN 1930

(in francs)

INCOME		EXPENDITURE	
Contributions due from heads of undertakings for current year	464,745	Compensation for temporary incapacity	215,159
Interest on invested capital	7,473	Compensation for permanent incapacity	70,174
Supplementary contributions for 1928 and 1929 ...	8,267	Life and temporary annuities for fatal cases, and funeral expenses	70,279
Miscellaneous	1,073	Administrative expenses ...	63,219
Total	481,558	Total	418,831

BALANCE SHEET OF THE FUND AT 31 DECEMBER 1930

(in francs)

ASSETS		LIABILITIES	
Outstanding contributions for 1930...	463,843	State loans	291,107
Postal cheque account ...	14,127	Capital of the Fund	103,307
Cash at bank	55,766	Outstanding compensation ...	66,019
		Reserve Fund	8,267
		Total	468,700
		Debit balance of the Special Relief Fund[1]	10,575
		Total	479,275
Total	533,736	Excess of assets	54,461

[1] This Fund was set up to help aged workers suffering from an occupational disease who are not entitled to assistance from the Welfare Fund.

III.—Workers' Old-Age and Widows' and Orphans' Insurance

1.—Legal Basis.

Workers' compulsory old-age and widows' and orphans' insurance is regulated by the Acts of 10 December 1924 and 20 July 1927, as amended by the Act of 14 July 1930.

2.—Scope.

Insurance is compulsory for :

(*a*) wage-earning workers of both sexes employed in Belgium or abroad in the service of an employer and in the employment of an undertaking with its head office established in Belgium ;

(*b*) independent workers whose income from their occupation does not exceed 18,000 francs a year.

Workers in occupations covered by special insurance schemes are excluded from the provisions of the Act ; so likewise are persons employed in the service of the State, provinces, communes, public institutions and public utility undertakings, provided that they are covered against the risks of old age and death by an Act or regulations.

Voluntary insurance is open to any person not included in the above-mentioned classes whose income does not exceed 24,000 francs a year.

3.—Administration.

The General Savings and Pension Fund is responsible for the management of the capital and the constitution and payment of pensions under both compulsory and voluntary insurance. Recognised mutual benefit societies may act as intermediaries between the insured persons and the General Savings and Pension Fund for the purposes of the administration of the insurance scheme.

4.—Financial Resources.

The financial resources of the scheme are derived from contributions payable by the insured persons and their employers, subsidies from the public authorities, and income from capital.

The amount of the contribution and the method of fixing it are different for the three groups : compulsorily insured wage-earning workers, compulsorily insured independent workers, and voluntarily insured persons. Insured wage-earning workers are divided for this purpose into eight wage classes, and the total monthly contribution ranges from 5 to 25 francs, one-half being paid by the insured person and one-half by the employer.

The contribution for independent workers is based on the earnings of the previous year, and ranges from a minimum of 120 francs a year for men and 60 francs for women to a maximum of 180 francs for both sexes.

Voluntarily insured persons fix the rate of their contributions themselves, but in order to be entitled to State subsidies, women must pay at least 60 francs a year, and men 120 francs.

The State contributes towards old-age pensions for compulsorily insured persons by granting an annual subsidy equal to 50 per cent. of the pension, but not exceeding 1,200 francs. Further, the State bears the cost of the bonus on the old-age pension payable to persons of Belgian nationality born between 1867 and 1907.

5.—Benefits.

Insurance covers the risk of old age and death.

(*a*) *Old age.*

The pensionable age is 65 for men and 60 for women. In unhealthy occupations it is reduced to 60 for men and 55 for women.

The old-age pension, for which no qualifying period is imposed, consists of two parts :

1. The accumulation in a personal account of the contributions of the insured person and his employer.

2. A State subsidy which increases by 50 per cent. the pension acquired by accumulation in the personal account, up to a maximum of 1,200 francs a year. Further, insured persons of Belgian nationality born between 1867 and 1907 are granted by the State a bonus on the old-age pension, subject to certain economic conditions.

The insured person may have a proportionately reduced pension paid to him at the age of 60.

(*b*) *Death.*

The widow's pension for which no qualifying period is imposed is equal to a percentage of the old-age pension to which the insured person would have been entitled if at the date of his death he had attained the pensionable age. This percentage varies with the age of the insured person at the date of death and with the difference between the ages of the husband and wife. If they are of the same age, the fraction of the pension payable to the widow varies between 35 per cent. if the husband dies before the age of 41, and 50 per cent. if he dies at the age of 55 or over.

The widow of an insured person born between 1867 and 1907 receives a bonus on her pension at the expense of the State.

Children dependent on an insured person are entitled until the completion of their sixteenth year to a pension of 240 francs a year if they have lost either parent, and 480 francs a year if they have lost both parents. These pensions are paid by the State.

The bonuses on widows' pensions and the orphans' pensions are paid through a special body, the Widows' and Orphans' Fund.

The only survivors entitled to pensions are the widow and children. Nevertheless, the law allows insured women to assign a part of their old-age insurance contributions for the purpose of insuring the payment of benefit to the survivors they designate.

6.—Statistics.

Number of insured persons in 1930 1,899,313

INCOME AND EXPENDITURE FOR 1930

(in francs)

INCOME		EXPENDITURE	
Contributions of insured persons	50,858,000	Old-age pensions (workers and salaried employees)	12,760,267
Contributions of employers	35,097,000	Administrative expenses[2]...	—
Income from capital[1] ...	—		

[1] The publication of information under this heading is not considered desirable by the General Savings and Pension Fund, which is responsible for the management of the capital accumulated from insured persons' and employers' contributions.

[2] Administrative expenses include the following items:

(*a*) Expenses of the General Savings and Pension Fund in connection with the management of the capital and the constitution and payment of pensions, frs. 16,023,422;

(*b*) expenses of the Ministry of Industry, Labour and Social Welfare in connection with the organisation, application and supervision of the compulsory insurance scheme, and enquiries into applications for bonuses on old-age pensions and the payment of the bonuses;

(*c*) expenses of the Widows' and Orphans' Fund in connection with enquiries into applications for bonuses on widows' pensions and for orphans' pensions and the payment of these bonuses and pensions.

It is impossible to ascertain the exact expenditure under items (*b*) and (*c*), as it is allocated to various headings of the budget of the Ministry of Industry, Labour and Social Welfare.

State Subsidies[1]	Francs
A. Contribution to old-age and widows' pensions (workers and salaried employees)	796,200
B. Bonuses on old-age pensions (workers and salaried employees)	132,130,611
C. Bonuses on widows' pensions (workers and salaried employees)	4,591,118
D. Orphans' pensions (workers and salaried employees)	17,730
Total	137,535,659

[1] The statistics make no distinction between subsidies granted to workers' insurance, and those granted to salaried employees' insurance.

IV.—Salaried Employees' Old-Age and Widows' and Orphans' Insurance

1.—Legal Basis.

Salaried employees' compulsory old-age and widows' and orphans' insurance is regulated by the Act of 18 June 1930 amending the Act of 10 March 1925.

2.—Scope.

(*a*) Insurance is compulsory for salaried employees of both sexes, of Belgian nationality, who are employed in Belgium or abroad by a Belgian firm established in Belgium, or a branch established in Belgium by a foreign firm, and whose salaries are paid by the said Belgian firm or branch, whatever the amount of the salary;

(*b*) Salaried employees of both sexes, of foreign nationality, who are employed in Belgium on account of a Belgian firm established in Belgium, or a branch established in Belgium by a foreign firm, and whose salaries are paid by the said Belgian firm or branch;

(*c*) Salaried employees of both sexes in the service of the State, provinces and communes, and also those of public institutions and public utility undertakings who are not covered by staff regulations granting them benefits similar to those set forth in the Act.

Subject to certain conditions, the Act treats as salaried employees liable to insurance professional journalists, members of the teaching staff of private educational establishments, and lyric or dramatic artistes, and instrumental musicians employed in Belgium under a contract of at least one month. Salaried employees of both sexes of Belgian nationality who are not liable to compulsory insurance but fulfil the other legal requirements may insure voluntarily. Similarly, former salaried employees who have contributed to compulsory insurance for a certain number of years may, if they desire, continue in insurance.

3.—Administration.

The insurance carriers are :

(*a*) The National Salaried Employees' Pension Fund;

(*b*) the General Savings and Pension Fund;

(*c*) the approved insurance institutions, that is to say, funds already existing, or which may in future be set up, in industrial, commercial or financial undertakings, joint funds covering several undertakings, and legally-formed insurance companies.

All the institutions named above are under State supervision. Except in the case of legally-formed insurance companies, the interests of insured persons and their employers are directly represented.

4.—Financial Resources.

The resources of the insurance scheme are derived from contributions payable by the insured persons and their employers, State subsidies and income from invested capital. The amount of the contribution for insured persons and employers is fixed in proportion to salaries, the maximum remuneration taken into account for this purpose being 18,000 francs a year. Insured salaried employees and their employers may, however, pay contributions in excess of the legal maximum. At present the rate of the salaried employee's contribution is fixed at 3 per cent. of his remuneration, and of the employer's contribution at 4 per cent.

The State contributes towards old-age pensions for compulsorily insured persons by granting an annual subsidy equal to 50 per cent. of the pension, but not exceeding 1,200 francs. Persons covered by the Act of 18 June 1913 are also entitled, subject to the conditions laid down in the general Act, to bonuses on old-age pensions and widows' pensions and to orphans' allowances.

5.—Benefits.

Insurance covers the risks of old age and death, and in certain conditions that of invalidity.

(*a*) *Old age.*

The pensionable age is 65 for men and 60 for women. The old-age pension, for which no qualifying period is imposed, is constituted by the accumulation in a personal account of the contributions of the insured person and his employer, and by a State subsidy which increases by 50 per cent. the pension acquired by accumulation but is subject to a maximum of 1,200 francs a year.

The law allows a proportionately smaller pension to be drawn at the ages of 60 for men and 55 for women.

(*b*) *Death.*

The widow's pension, for which no qualifying period is imposed, is equal to a percentage of the old-age pension to which the insured person would have been entitled if at the date of his death he had attained the pensionable age. This percentage varies with the age of the insured person at the date of death and with the difference between the ages of the husband and wife. If they are of the same age, the pension payable to the widow varies between 35 per cent. if the husband dies before the age of 41, and 50 per cent. if he dies at the age of 55 or over.

Children dependent on an insured person (man or woman) are entitled until the completion of their eighteenth year to a pension of 240 francs a year if they have lost either parent, and 480 francs if they have lost both parents.

The only survivors entitled to pensions are the widow and children. Nevertheless, the law allows insured women to assign a part of their old-age insurance contributions for the purpose of insuring the payment of benefit to the survivors they may designate.

6.—Statistics.

The following statistics, which are all that are available, have been communicated by the Belgian Government:

Number of insured persons in 1930		239,829
Contributions of insured persons for 1930 ...	(Francs)	69,608,000
Contributions of employers for 1930	(Francs)	116,013,000

For information concerning State subsidies, the reader is referred to the figures given on page 47 under Workers' Old-Age and Widows' and Orphans' Insurance.

V.—Miners' Invalidity, Old-Age and Widows' and Orphans' Insurance

1.—Legal Basis.

Compulsory insurance for miners was introduced by the Act of 5 June 1911 respecting miners' pensions, which was amended and completed by the Acts of 26 May 1914, 25 October 1919, 20 August 1920, 9 April 1922, 27 December 1923, 30 December 1924, 10 August 1925, 3 August 1926, 20 July 1927 and 12 May 1929. This body of legislation was amended and consolidated by the Act of 1 August 1930, the main object of which was to adapt miners' insurance to the new conditions introduced by the general old-age pension regulations for workers.

A number of small amendments to the Act of 1 August 1930 were introduced by the Act of 22 July 1931.

2.—Scope.

All workers employed in a Belgian coal-mining undertaking are liable to compulsory insurance irrespective of their age and sex.

Workmen's inspectors of mines, workers employed in metalliferous mines worked under a concession, underground works such as slate, clay or phosphate and oilstone quarries and workers employed in coal by-product undertakings or undertakings engaged in the boring and sinking of pits are put on the same footing as coal miners.

3.—Administration.

The administration of insurance is entrusted to the National Miners' Pension Fund, the regional provident funds, and the General Savings and Pension Fund.

The National Fund is the central organisation, the provident funds are responsible for the administration of the scheme in their respective areas, while the activities of the General Savings and Pension Fund are restricted to the constitution of pensions.

4.—Financial Resources.

The financial resources are derived from the contributions of insured persons and their employers, State subsidies, and the income from the accumulated funds of the National Fund.

The rate of the workers' and employers' joint contribution is, at present, fixed at 7 per cent. of the workers' wages, 4 per cent. being paid

by the undertakings and 3 per cent. by the workers. The contribution is calculated on the basis of the cash remuneration paid to the worker, any remuneration in kind which the worker may receive being left out of account.

The State contribution towards the cost of insurance normally takes the form of a subsidy equal to 50 per cent. of the pension, but not exceeding 1,200 francs a year per person. During the transitional period the State contribution towards the constitution of the pension is fixed as follows : 100 per cent. for male insured persons born between 1867 and 1874 and for female insured persons born between 1872 and 1874; 75 per cent. for insured persons of both sexes born between 1875 and 1879; 60 per cent. for insured persons of both sexes born between 1880 and 1884. Nevertheless, in the case of underground workers pensioned at the age of 55, the State subsidy is increased by one-third.

The State also pays one-third of the annual allowance made to the widow for each child under 16 years of age, these allowances varying with the number of children from 360 to 990 francs, as well as one-third of the allowance made to children under 16 years of age who have lost both parents. Further, the State pays one-third of the orphans' allowance due to the children on the death of an insured person who had assumed sole responsibility for them.

During the transitional period the State grants bonuses on old-age and widows' pensions. The old-age pension bonus amounts at present to 3,200 francs for married beneficiaries and to 2,100 francs a year for unmarried, widowed or divorced beneficiaries; the bonus on the widow's pension amounts at present to 540 francs a year. The rate of these bonuses decreases year by year according to the year in which the insured person was born.

5.—Benefits.

Insurance covers the risks of invalidity, old-age and death.

(*a*) *Invalidity.*

The right to an invalidity pension is subject to the condition that the applicant was an employed contributor during the period immediately preceding the happening of the event insured against. The invalidity pension comprises an allowance fixed at 90 francs for each year's service if the beneficiary is unmarried, widowed or divorced, and at 120 francs if he is married, subject to a minimum of 1,800 francs and to a maximum of as a rule 2,700 francs for the former and 3,600 francs for the latter. Nevertheless, the total allowance is increased to 3,708 and 4,800 francs respectively if the beneficiary has been employed in underground work in mines for 30 years. The disabled miner is also entitled to a free coal allowance of 113.3 kg. for each year of service, subject to a maximum of 3,400 kg. a year. Throughout the period of invalidity the National Miners' Pension Fund pays to the General Savings and Pension Fund on behalf of disabled miners the minimum contributions fixed by the Act of 14 July 1930 respecting workers' insurance, with the result that the disabled miner becomes entitled at 65 years to the old-age pension guaranteed to persons insured voluntarily under the general scheme.

(*b*) *Old age.*

The benefits granted without any condition as to a qualifying period comprise a pension, part of which is revertible to the widow, and a coal allowance of not more than 3,400 kg. a year at the expense of the National Fund. The total guaranteed pension is :

6,000 francs for married miners with at least 30 years' service underground who are no longer employed;
4,002 francs for unmarried, widowed or divorced miners with at least 30 years' service underground who are no longer employed;
4,800 francs for married miners with at least 30 years' mining service who are no longer employed;
3,504 francs for married miners with at least 30 years' mining service who are still employed;
3,708 francs for unmarried, widowed or divorced miners with at least 30 years' mining service who are no longer employed;
2,400 francs for unmarried, widowed or divorced miners with at least 30 years' mining service who are still employed.

Miners who have less than 30 but more than 20 years' service are entitled to a proportionately reduced pension the amount of which varies with their category.

A supplement, fixed at 1,080 francs a year, may be added in the case of a married pensioner whose wife reaches the age of 65.

The old-age pension consists of :

(1) a pension resulting from the accumulation in a personal account of the contributions paid to the General Savings and Pension Fund;
(2) a supplement equal to 188 per cent. of the basic pension, payable by the National Miners' Pension Fund;
(3) a State subsidy, equal as a rule to 50 per cent. of the total amount of the pensions paid by the General Savings and Pension Fund and the National Miners' Pension Fund, but not exceeding 1,200 francs a year. This subsidy is increased by one-third for underground workers pensioned at the age of 55;
(4) a pension bonus payable during the transitional period and amounting to 3,200 francs a year for married miners and 2,100 francs for unmarried, widowed or divorced miners.

(*c*) *Death.*

Benefits in case of death include :

(1) a coal allowance of 3,400 kg. a year from the National Miners' Pension Fund to the widow if her husband was in receipt of an old-age pension or fulfilled the conditions necessary to obtain such a pension;
(2) a minimum pension varying with the age of the beneficiary.

The guaranteed minimum is fixed at 840 francs a year when the widow is under 60 years, 2,400 francs when she reaches 60 years and 2,940 francs at the age of 65.

Pensions of 2,400 francs and 2,940 francs are granted only to widows whose husbands were in receipt of an old-age pension or fulfilled the conditions necessary to obtain such a pension.

Legitimate children of the insured person or children for whom he had assumed responsibility are entitled to an allowance up to the age of 16. This allowance, which is paid to the mother, amounts to 360 francs for the first child and is increased by 90 francs for each additional child up to a maximum of 990 francs for 8 or more children. For each child that has lost both parents an annual allowance of 720 francs is paid to the person or institution assuming responsibility for the children.

6.—Statistics.

Number of insured persons in 1930: 225,871.

NUMBER OF PERSONS IN RECEIPT OF INSURANCE BENEFITS AT 31 DECEMBER 1930

Old-age pensioners	30,112
Persons in receipt of invalidity allowances ...	2,173
Pensioned widows	15,276
Children in receipt of allowances	2,696
Total	50,257

INCOME AND EXPENDITURE FOR 1930
(in francs)

INCOME		EXPENDITURE	
Contributions of insured persons	51,881,703	Cash benefits:	
Contributions of employers	77,822,555	Old-age pensions ...	96,667,258
		Invalidity allowances ...	1,263,750
		Widows' pensions ...	7,603,606
		Orphans' allowances ...	527,739
Total contributions ...	129,704,258		
State subsidy	37,484,005	Total cash benefits ...	106,062,353
Income from capital and miscellaneous income ...	8,337,906	Benefits in kind	15,120,486
		Constitution of pensions...	34,059,847
		Administrative expenses	2,898,449
Total	175,526,169	Total	158,141,135

BALANCE SHEET AT 31 DECEMBER 1930
(in francs)

ASSETS.		LIABILITIES.	
I. Real property ...	3,740,000	I. Additional Pension Fund	90,514,689
II. Debtors:		II. Reserve Fund:	
Belgian Government ...	694,005	Balance at 1 January 1930	41,348,667
General Savings and Pension Fund ...	46,242	III. General Savings and Pension Fund (affiliation): estimated payments for 1931 ...	21,882,651
Autonomous Fund of France	17,706	IV. Sundry creditors ...	1,368,075
Affiliated funds ...	9,359,704	V. Special account:	
Sundry	563,018	Staff Welfare Fund ...	1,832,751
III. Financial Department:		VI. Profit for the year (to be transferred to Reserve Fund)	430,913
Cash	18,776,897		
Securities:			
Additional Pension Fund	90,514,349		
Reserve Fund ...	31,833,074		
IV. Special account:			
Staff Welfare Fund ...	1,832,751		
Total	157,377,746	Total	157,377,746

VI.—Seamen's Insurance

A.—Accident Insurance

1.—Legal Basis.

Compensation for injuries resulting from accidents sustained by seamen is regulated by the Act of 30 December 1929.

2.—Scope.

The Act applies to all seamen and fishermen injured as the result of an accident on board ship, or elsewhere than in port.

3.—Administration.

The administration of insurance is entrusted to :

(*a*) The General Fund for the Mercantile Marine;
(*b*) The General Fund for the Sea-Fishing Service.

Membership of one of these two funds is compulsory for shipowners.

4.—Financial Resources.

The two General Funds are financed out of shipowners' contributions and donations and legacies. If the expenditure on pensions and allowances payable by either exceeds its income, the deficit is made up by the State by means of loans repayable within not more than ten years.

5.—Benefits.

Insurance covers the risk of occupational accidents.

(*a*) *Temporary incapacity.*

When the provisions governing seamen's agreements cease to apply (shipowner's liability towards an injured seaman), the injured seaman is entitled to daily compensation equal to 50 per cent. of his average daily wage or profits. The daily compensation is increased to two-thirds of the daily wage as from the twenty-ninth day.

(*b*) *Permanent incapacity.*

The pension granted in case of permanent total incapacity is equal to two-thirds of the compensation for temporary incapacity. The rate of the pension may be increased up to 80 per cent. in the case of seriously disabled persons whose condition renders the regular assistance of another person absolutely necessary.

In case of permanent partial incapacity, the pension is fixed according to the degree of incapacity on the same basis.

In all the cases mentioned above the injured person is entitled to the necessary medical and surgical attendance, pharmaceutical requisites and hospital treatment, as well as to artificial limbs and orthopædic appliances the use of which is recognised as necessary.

(*c*) *Death.*

The benefits payable in case of death include an allowance of 750 francs for funeral expenses and compensation for survivors (husband or wife, orphans, and, in the absence of orphans, relatives in the ascending line).

The compensation granted to the husband or wife is equal to the value of a life annuity of 30 per cent. of the annual wage, calculated on the basis of the age of the victim at the time of death.

The compensation granted to orphans is calculated on the same basis but is limited to 15 per cent. of the annual wage, for each orphan, or 20 per cent. for orphans who have lost both parents, subject to a maximum of 45 per cent. in the first case and 60 per cent. in the second.

6.—Statistics.

As the Seamen's Accident Insurance Act came into operation only on 1 July 1930, no statistical information is available for 1930.

B.—Sickness, Invalidity, Old-Age and Widows' and Orphans' Insurance

1.—Legal Basis.

The social insurance of seamen is based on the Act of 21 July 1844, which was amended in virtue of the Act of 6 July 1931 with a view to bringing its provisions into line with the regulations applicable to salaried employees and workers in general (Acts of 10 March 1925, 18 June 1930, and 14 July 1930).

2.—Scope.

Insurance is compulsory for all persons of either sex who are entered in any capacity in the list of crew of a vessel of the Belgian mercantile marine, with the exception of seamen taken on without wages or for a nominal wage and coloured seamen engaged under special conditions.

3.—Administration.

The administration of insurance is entrusted to the "Relief and Provident Fund for Seamen sailing under the Belgian Flag."

4.—Financial Resources.

The financial resources of the insurance scheme are derived from :

(*a*) compulsory contributions from the insured persons, equal to 4 per cent. of wages for lower ratings and 5 per cent. for ships' officers and seamen classed with officers;

(*b*) compulsory contributions from shipowners, equal to 2.5 per cent. of wages in the case of lower ratings and 5.5 per cent. in the case of ships' officers and seamen classed with officers, but only in respect of wages up to 1,000 francs and 2,000 francs per month respectively;

(*c*) State subsidies and contributions;

(*d*) Income from capital.

In addition to these main sources of income, the Seamen's Relief and Provident Fund has other sources of income of minor importance.

5.—Benefits.

The Seamen's Relief and Provident Fund covers the risks of sickness, invalidity, old-age and death.

Benefits include medical attendance, pharmaceutical requisites and hospital treatment for sick or invalid seamen, and cash allowances granted in the form of periodical benefit to sick insured persons and of pensions to disabled and aged seamen and the dependants of deceased members of the Fund.

(*a*) *Sickness.*

1. Benefits in kind.

Sick seamen are entitled to medical attendance, pharmaceutical requisites and hospital treatment at the expense of the Fund on presentation of a medical certificate issued by a doctor recognised by the Fund.

2. Cash benefit.

Sick seamen are entitled to a daily allowance which varies with their wages, their marital condition, and the nature of the medical treatment (the benefit granted to sick seamen treated in hospital being slightly lower than that granted to those treated at home).

The right to cash benefit is acquired after one year's membership of the Fund.

(*b*) *Invalidity.*

Disabled seamen are entitled to a pension, equal to the old-age pension, including the State subsidy, which the insured person would have obtained if he had reached the pensionable age. The invalidity pension is paid until the insured person is entitled to an old-age pension.

(*c*) *Old age.*

Insured persons who reach the age of 55 are entitled to an old-age pension at a rate established according to a scale. The old-age pension is increased by an annual State subsidy which is normally equal to 50 per cent. of the pension, but is fixed at 100 per cent. for insured persons born before 1874, 75 per cent. for those born between 1875 and 1879, and 60 per cent. for those born between 1880 and 1884. The maximum State subsidy is fixed at 780 francs a year when an old-age pension is granted at the age of 55.

(*d*) *Death.*

The widow of a pensioner or an insured person is entitled to a pension equal to 50 per cent. of the old-age pension acquired by the insured person at 55 as a result of payments accumulated in his personal account. Her pension is increased up to a minimum of 2,400 francs if her husband was a ship's officer or deemed to be such, and of 1,200 francs if he belonged to a lower rating. If a deceased seaman leaves children, the widow's pension is increased by 15 per cent. for each child under 18 years of age, subject to a maximum of 60 per cent. The State grants a subsidy equal to 50 per cent. of the pension, but not exceeding 600 francs.

Children of an insured person who have lost both parents and are under 18 years of age are entitled to a pension equal to that which would have been granted to the insured person's widow.

If their claim is based on the death of a female member of the Fund, they are entitled to a pension equal to 50 per cent. of that which she received or would have been entitled to receive. This pension may not be less than 2,400 francs or 1,200 francs respectively according as the deceased woman was classed with ship's officers or with lower ratings. It is increased by the State up to a maximum of 50 per cent. of the pension which the deceased woman received or would have been entitled to, but the State subsidy may not exceed 600 francs.

6.—Statistics.

Number of insured persons in 1930: 4,366.

INCOME AND EXPENDITURE IN 1930

(in francs)

INCOME		EXPENDITURE	
Contributions of insured persons	1,839,793	Cash benefits	1,479,795
Contributions of employers	685,655	Benefits in kind	582,339
Public subsidies	—	Administrative expenses	41,073
Income from capital	732,348	Miscellaneous	13,750
Miscellaneous	55,256		
Total	3,313,052	Total	2,116,957

VII.—Voluntary Social Insurance

A.—SICKNESS, MATERNITY, TUBERCULOSIS, INVALIDITY, OLD-AGE AND WIDOWS' AND ORPHANS' INSURANCE

1.—Legal Basis.

The legal status of mutual benefit societies is based on the Act of 23 June 1894, which revised and amended the Act of 3 April 1851 respecting mutual benefit societies, and on the Act of 30 July 1923 authorising these societies to amalgamate. The Act of 23 June 1894 has itself been amended by a number of enactments, including the Acts of 19 March 1898, 27 December 1923, 3 August 1924 and 30 March 1926.

Further, the Act of 5 May 1912 authorises the payment of annual subsidies to recognised mutual invalidity funds.

2.—Scope.

Membership of a recognised mutual benefit society is open to:

(*a*) persons of 18 years of age or possessing legal capacity, irrespective of nationality;

(*b*) minors under 18 years of age and not possessing legal capacity, subject to the consent of the person exercising parental authority over them or of their guardian;

(*c*) married women, unless the husband objects in writing to the president of the society or a member of the management. The husband's consent may be waived by a justice of the peace after the parties have been heard or summoned to appear before him.

3.—Administration.

Mutual benefit societies may be set up as non-occupational funds, works funds, or as associations of persons belonging to a political or other group. They act as free or as recognised funds subsidised by the State, according as they agree or do not agree to conform with certain legal provisions.

Under the voluntary old-age insurance system, the mutual benefit societies and their federations work in conjunction with the General Savings and Pension Fund, which is responsible for the management of the moneys.

4.—Financial Resources.

The financial liabilities of the mutual benefit societies are covered by the insured persons' contributions and public subsidies. As a rule, the societies which take the form of works funds receive contributions from the employers. Recognised societies which satisfy the conditions as to organisation and working laid down in the Act or in special regulations may receive subsidies from public authorities. The State subsidy is based on membership and the amount of contributions received (in respect of medical and pharmaceutical benefits), or only on the amount of contributions (sickness and invalidity benefits). The subsidy to maternity funds consists of a fixed sum for every case assisted and a sum varying with the total amount of contributions received. In addition to these main sources of income, the societies' resources include contributions from honorary members, donations and legacies, and interest on investments.

5.—Benefits.

Mutual benefit societies may, in accordance with the size of their membership, undertake insurance against sickness, maternity, tuberculosis, invalidity, old age and death. The nature, rate and duration of benefits granted to members are fixed by the rules of each society. Special regulations fix minimum benefit rates for recognised societies in receipt of subsidies which insure against sickness, maternity and tuberculosis.

The minimum sickness benefit includes a daily allowance of not less than 6 francs for men of 18 years or over, 4 francs for women of 18 years or over, and 2 francs for persons under 18 years. Recognised societies in receipt of the State subsidy which organise a medical and pharmaceutical service for members' families must guarantee medical and pharmaceutical benefit to members and their families for a minimum period of two years.

Maternity benefit consists of a lump sum of at least 125 francs for each birth, and a daily benefit of at least 3 francs during six weeks of the confinement period.

Tuberculosis benefit includes free treatment in a sanatorium for at least three months.

The so-called invalidity benefits are intended to allow sick members to continue to receive full or partial benefit up to the age of 65, unless complete or partial cure intervenes, after exhaustion of their right to benefit from a primary sickness fund.

Old-age benefits consist of a pension based on the contributions of the insured person plus a State subsidy.

6.—Statistics.

(*a*) *Primary sickness insurance in 1929.*

Number of recognised funds...	3,650
Number of insured persons	1,185,691

FINANCIAL STATEMENT FOR 1929
(in francs)

General income	60,862,962
General expenditure	55,932,164
General assets	55,035,140

(*b*) *Family medical and pharmaceutical benefit in 1929.*

Number of persons entitled to family medical and pharmaceutical benefit	2,697,268

FINANCIAL STATEMENT FOR 1929
(in francs)

General income	138,762,631
General expenditure	140,804,022

(*c*) *Invalidity insurance in 1929.*

Number of insured persons	principal service ...	1,019,479
	special service[1] ...	20,252

FINANCIAL STATEMENT FOR 1929
(in francs)

Principal service

General income	18 772,607
General expenditure	17,168,448
General assets	20,375,903

Special service

General income	2,226,005
General expenditure	2,226,081
General assets	1,516,900

(*d*) *Old-age and widows' and orphans' insurance in 1930*

Number of insured persons	624,413
Total paid-up contributions (in francs)	24,789,708

[1] Service providing benefits for persons aged 65 and over.

B.—UNEMPLOYMENT INSURANCE

1.—Legal Basis.

The system of voluntary unemployment insurance subsidised by the public authorities is based on the Royal Orders of 18 February, 15 May and 10 September 1924, 20 April 1925, 5 May and 30 July 1926, 21 March 1927, 16 February 1928, 5 March and 3 May 1929, as amended subsequently by the Royal Order of 25 October 1930 consolidating the previous provisions.

2.—Scope.

Voluntary insurance is as a rule open to all wage-earning workers capable of work.

3.—Administration.

The administration of insurance is entrusted to :

(*a*) the primary funds approved by the competent Ministry, including private funds (which are practically all trade union funds) and certain official funds;

(*b*) the communal and inter-communal funds, which exercise supervision over the primary funds and their unemployed members;

(*c*) the National Emergency Fund, a special institution entrusted with the collection, administration and distribution of sums put at its disposal for the assistance, under certain conditions, of unemployed persons belonging to the above-mentioned primary funds.

4.—Financial Resources.

The financial resources are derived from:

(*a*) contributions paid by insured persons to the primary funds, varying according to the fund and to the occupational classes of the insured persons;

(*b*) voluntary grants made by the provinces and communes in proportion to the unemployment benefits paid by the primary funds or by the National Emergency Fund;

(*c*) State subsidies, including:

(1) sums granted to primary funds, equal to two-thirds of the total contributions received from their members;

(2) variable grants to cover the cost of action taken by the National Emergency Fund in accordance with provisions laid down in Royal Orders.

5.—Benefits.

The rate of unemployment benefit (which averages 10.50 francs a day) varies in the primary funds according to the fund and to the occupational classes of the members. The benefit is increased by a variable supplement generally granted by the provinces or communes, or by the two jointly, and by a family allowance paid by the National Emergency Fund to heads of families at the rate of 3.50 francs a day for the wife if she manages the household, and 3 francs a day for each child under 14 years and for each child between 14 and 16 years attending an ordinary or technical school or physically incapable of work.

In addition to the family allowance and the supplement mentioned above, unemployed persons who have exhausted their right to benefit from their fund and are in a "state of want" receive from the National Emergency Fund for a period of 30 days in the year, or for a longer period if they belong to industries in a state of depression, benefit equal to that paid by the primary fund but not exceeding 9 francs a day for heads of families and for childless unmarried, widowed or divorced persons over 25 years of age, or 7 francs a day for childless unmarried, widowed or divorced persons under 25 years of age and married unemployed women who are not heads of families.

The total amount of benefits received by an unemployed person may not exceed two-thirds of his wages, or three-quarters if he is the head of a family of at least three children.

The following persons are not entitled to unemployment benefit: workers who are locked out; those taking part in a strike to which

they have given their support, when their unemployment is the direct or indirect result; those who, having been dismissed from their previous employment, refuse to accept a new job for which they are suited, if the conditions offered correspond to those usually in force in the district.

6.—Statistics.

Number of insured persons in December 1930: 693,045.

INCOME AND EXPENDITURE FOR 1930

(in francs)

INCOME		EXPENDITURE	
Credit balance at 31 December 1929 ...	47,376,727	Benefits paid by primary funds	60,006,696
Contributions of insured persons	24,645,168	Provincial supplements	14,695,000[1]
Contributions of employers	—	Communal supplements	21,556,000[1]
Public subsidies:		National Emergency Fund:	
State 2/3 subsidies ...	18,209,179	Basic grants	31,757,328
National Emergency Fund	65,075,902	Family allowances ...	33,318,574
Provinces:		Administrative expenses	4,977,370
Supplements	14,695,000	Miscellaneous	1,675,392
Subsidies	2,822,178	Credit balance at 31 December 1930 ...	29,702,788
Communes:			
Supplements ...	21,556,000		
Subsidies	1,288,502		
Income from investments	863,250		
Miscellaneous	1,157,242		
Total	197,689,148	Total	197,689,148

[1] Approximate figures.

VIII.—Subsidised Benefit Schemes for Staffs of Public Undertakings

A.—RAILWAYS

As a rule, the position of railwaymen is governed by the staff rules framed by the Joint Committee set up in accordance with section 13 of the Act of 23 July 1927 establishing the Belgian National Railway Company.

(*a*) Industrial Accidents

1.—Legal Basis.

The provisions of the consolidated Acts of 24 December 1903, 3 August 1926, 15 May 1929, 30 December 1929 and 18 June 1930 respecting compensation for injuries resulting from industrial accidents apply to the staff of the Belgian National Railway Company.

2.—Scope.

All railway workers are entitled to compensation for injuries resulting from industrial accidents occurring in the course of and arising out of the carrying out of a contract of employment. Apprentices, even if not in receipt of wages, and salaried employees covered by the Act of 7 August 1922 respecting contracts of employment, that is to say those whose annual remuneration does not exceed 24,000 francs at the time of the accident, are deemed to be workers for purposes of compensation.

3.—Administration.

The Company is its own insurance carrier. The capital representing the annuities payable in accordance with the law is accumulated with the General Savings and Pension Fund, which is responsible for the payment of pensions.

4.—Financial Resources.

The cost of accident compensation under the Act is borne entirely by the Company.

5.—Benefits.

Accident compensation is paid in accordance with the provisions of the general legislation respecting the compensation of industrial accidents. In addition to the legal compensation, permanent and probationary railway staff receive supplementary compensation equal to the difference between the wages or salary and the legal compensation, for a period of 6 to 12 months according to circumstances.

In all cases they are also entitled to free medical attendance, medicaments, and hospital and other necessary treatment.

6.—Statistics.

INCOME AND EXPENDITURE FOR 1930

(in francs)

INCOME		EXPENDITURE	
Subsidy of the Belgian National Railway Co. ...	6,193,102	Total expenditure[1] ...	6,259,486
Miscellaneous	66,384		
Total	6,259,486	Total	6,259,486

[1] This item only represents the amount of capital constituting accident pensions. The cost of treatment or of wages granted during treatment, as well as medical, pharmaceutical and other expenses, are included in the expenditure of the social insurance fund responsible for the payment of sickness benefits.

(*b*) Sickness

1.—Legal Basis.

The right to compensation in case of sickness is regulated by the rules of the social insurance fund of the Belgian National Railway Company.

2.—Scope.

Sickness insurance covers all members of the permanent and probationary staff, with the exception of temporary workers and substitutes.

3.—Administration.

The application of the rules respecting sickness is entrusted to the social insurance fund of the Company, for the allocation both of cash benefits and of benefits in kind.

4.—Financial Resources.

The cost of cash benefits and benefits in kind is borne by the social insurance fund, which is financed out of:

(*a*) a subsidy granted by the Company, equal to 3 per cent. of the total salaries and wages bill;
(*b*) interest on the capital of the fund;
(*c*) proceeds of disciplinary fines, etc.

No contribution is demanded from railwaymen covered by the scheme. They are, however, required to pay 25 per cent. of the cost of their treatment, except the cost of authorised treatment in approved surgeries and hospitals, special treatment, the purchase of artificial limbs, and in general all expenditure other than that on doctor's fees and the supply of medicaments.

5.—Benefits.

In case of sickness, permanent and probationary workers are entitled to:

(*a*) An allowance equal to 75 per cent. of their usual pay, for a period of 6 to 12 months; as occasion arises, the family allowance, housing allowance and district bonus are paid in full.

Established officials, salaried employees and workers taken over from the former State railways continue in case of sickness to be entitled to the privileges granted to public servants, that is to say they receive full pay during 6, 9 or 12 months, according to the length of their service. Those recruited by the Company become subject, after the 30 days' full pay provided by the Act respecting contracts of employment, to the same regulations as apply to the workers.

(*b*) Medical attendance and medicaments, subject to the payment of 25 per cent. of the cost entailed.

(*c*) Subject to prior authorisation and free of charge: treatment in approved hospitals and surgeries and in general all benefits other than those mentioned under (*b*) above.

6.—Statistics.

Number of persons covered in 1930 ...	102,651
Number of beneficiaries in 1930	36,620

INCOME AND EXPENDITURE FOR 1930
(in Belgian francs)

INCOME		EXPENDITURE	
Subsidy of the Belgian National Railway Co. (3% of total wages bill)	55,297,166	Total expenditure ...	66,544,215
Subsidy to cover deficit ...	11,247,049		
Total	66,544,215	Total	66,544,215

(*c*) Invalidity, Old-Age and Widows' and Orphans' Pensions

1.—Legal Basis.

For permanent and probationary staff the right to benefit under invalidity, old-age and widows' and orphans' insurance is regulated

by the pension regulations, and for temporary staff by the laws respecting the insurance of workers and salaried employees against old age and premature death, that is to say, for temporary workers, the Act of 10 October 1923, as amended by the Act of 20 July 1927 and consolidated by the Act of 14 July 1930, and for temporary salaried employees, the Act of 10 March 1925 as amended by the Act of 18 June 1930.

2.—Scope.

The pension regulations for the staff of the Belgian National Railway Company apply only to permanent and probationary staff.

Temporary staff and substitutes are covered by the general legislation mentioned above.

3.—Administration.

The application of the pension regulations is in the hands of the Company.

For temporary staff and substitutes, the general savings and pensions fund guaranteed by the State and the insurance institutions recognised by the State are entrusted with the settlement and payment of pensions granted under the laws on insurance against old age and premature death.

Under the Royal Order of 7 August 1926, the company bears the cost of all pensions from the date of its establishment on 1 September 1926 : the State is thus freed from all liability.

4.—Financial Resources.

The cost of invalidity pensions and of benefit payable to disabled railwaymen transferred to the provisional pension list pending the final award of a pension is borne entirely by the pension fund of the company.

The cost of old-age pensions is borne by the pension fund of the company.

The cost of widows' pensions is borne by the widows' fund, which is financed out of :

(*a*) deductions from the earnings of the married permanent and probationary staff, amounting to 5 per cent. of salaries or wages under 20,000 francs a year and 6 per cent. of salaries or wages of 20,000 francs or over;

(*b*) interest on invested capital and other resources.

The old-age and survivors' pensions for temporary staff and substitutes are paid by the General Savings and Pension Fund guaranteed by the State or the insurance institutions recognised by the State, their cost being covered by contributions payable by the insured persons and their employers and by State subsidies.

5.—Benefits.

(*a*) *Invalidity pensions.*

As soon as they have exhausted their rights under sickness insurance, disabled members of the permanent and probationary staff are transferred to the provisional pension list and receive benefit equivalent to 75 per cent. of their previous earnings. (As occasion arises the

family allowance, housing allowance and district bonus are paid in full.) They remain on the provisional pension list as long as there is a hope of cure, provided that their absence from work does not exceed three years, including all previous periods of absence on account of sickness or injury.

Permanent and probationary staff certified as definitively unable to perform their work are entitled to an invalidity pension after at least five years' service. If they have not completed five years' service, they are subject to the laws on insurance against old age and premature death.

(*b*) *Old-age pensions.*

Every railwayman may claim a retiring pension if he has completed 30 years' actual service, provided he has attained the age of 55 if he belongs to the train staff and 60 years in other cases.

At 65 years of age all railwaymen are obliged to leave the service of the Company, and they then receive a pension if they have completed at least five years' actual service.

This amounts to $\frac{1}{55}$ of their last salary or wage, multiplied by the number of years of service. Each year of service as a member of the train staff, however, is calculated at $\frac{1}{48}$ of the retiring salary or wage.

Family allowances continue to be paid to pensioners in respect of children under 21 years of age, under the same conditions as during the period of actual employment with the company. They are also paid to pensioners in respect of children over 21 years who are unable to support themselves owing to serious mental or physical infirmity.

(*c*) *Widows' pensions.*

The conditions governing the grant of a widow's pension are five years' service and one year of married life. The right to a pension is not affected by a judicial separation.

The basic widow's pension amounts to 20 per cent. of the last salary or wage received by her deceased husband. It is increased by 1 per cent. for every year of service in excess of 10, up to a maximum of 60 per cent. of the last salary or wage.

Family allowances are granted under the same conditions as those specified in connection with old-age pensions.

A widow who does not fulfil the conditions for the grant of a pension is entitled to the repayment of the deductions made from her husband's pay plus 4 per cent. compound interest.

(*d*) *Orphans' pensions.*

Legitimate and legitimised children who have lost both parents are entitled to a temporary pension until they reach the age of 21, provided that the deceased fulfilled the conditions concerning length of service and married life. Recognised illegitimate children are placed on the same footing.

The orphan's pension is equal to 40 per cent. of the pension which the widow would have obtained had she lived. It is increased by 20 per cent. for each child under 21 years, up to a maximum of 100 per cent.

In addition, family allowances continue to be paid in respect of children under 21 years of age under the same conditions as during the period of service of the deceased.

The temporary pension continues to be paid to orphans after they have attained the age of 21 years if they are unable to support themselves owing to serious mental or physical infirmity.

6.—Statistics.

INCOME AND EXPENDITURE FOR 1930

(in francs)

Invalidity Insurance

INCOME		EXPENDITURE	
Subsidy of the Belgian National Railway Co. ...	83,453,038	Total expenditure ...	83,453,038
Total	83,453,038	Total	83,453,038

Old-Age Insurance

INCOME		EXPENDITURE	
Subsidy of the Belgian National Railway Co.	184,525,677	Total expenditure ...	184,555,609
Miscellaneous	29,932		
Total	184,555,609	Total	184,555,609

Widows' and Orphans' Insurance

Widows' Pensions

INCOME		EXPENDITURE	
Contributions of insured persons	72,574,482	Total expenditure ...	102,881,866[1]
Contributions of employed (subsidy of Belgian National Railway Co.)	13,890,685		
Income from capital ...	2,046,964		
Miscellaneous	178,539		
	88,690,670		
Advance from assets of Fund to cover deficit ...	14,191,196[2]		
Total	102,881,866	Total	102,881,866

Orphans' Pensions

INCOME		EXPENDITURE	
Subsidy of the Belgian National Railway Co.	185,697	Total expenditure ...	2,182,250
Other income (transfers from funds, etc.) ...	888,332		
Advance made by the Belgian National Railway Co. to cover deficit	1,108,221		
Total	2,182,250	Total	2,182,250

[1] The administrative expenses are borne entirely by the Belgian National Railway Company.
[2] Made because an adjustment of pensions was not accompanied by a corresponding rise in the deductions from salaries and wages.

B—Telegraph and Telephone Department

(*a*) Industrial Accidents

1.—Legal Basis.

(*a*) *First division staff* (*officials*).

There is no legislation concerning accident compensation for members of the First Division staff when on duty, but the matter is dealt with by administrative regulations.

(*b*) *Second division staff* (*workers*).

Accident insurance is regulated by the Acts of 24 December 1903, 3 August 1926, 15 May 1929, 30 December 1929 and 18 June 1930.

2.—Scope.

The right to compensation is enjoyed by all workers and supervisory staff and by officials and salaried employees of the executive and central services.

3.—Administration.

The telegraph and telephone department is its own insurance carrier.

4.—Financial Resources.

The cost of accident compensation is borne entirely by the department.

5.—Benefits.

(*a*) *First division staff.*

An accident is deemed to be attributable to service and to result in liability for the department only (1) if it occurs during the carrying out of a contract of employment, that is to say, if the person concerned is on duty at the time of the accident, and (2) if it occurs as a result of the carrying out of duties or in circumstances connected with the service.

As a rule, the official must prove that the accident occurred during the carrying out of his contract of employment.

Allowances equal to their usual remuneration (salary, housing and family allowances, increments, bonuses, etc.) are paid to members of the staff:

(1) during the regulation period of sick leave;
(2) during the period on the provisional pension list (four years).

Medical and pharmaceutical expenses are refunded.

(*b*) *Second division staff.*

Compensation for injuries resulting from accidents incurred by the Second Division staff in the course of and as a result of the carrying out of a contract of employment is payable under the same conditions as those applicable to employed persons generally.

Nevertheless, in practice, the department continues to pay the injured person his full wages during four years in cases of incapacity, whether permanent or temporary.

The basic wage taken for the computation of compensation is the actual remuneration paid to the person concerned in virtue of the regulations during the year preceding the accident.

6.—Statistics.

Statistics are not available.

(*b*) Occupational Diseases

1.—Legal Basis.

No special provision is made in the department to cover the cost of compensation for occupational diseases or complaints. Absence on this account is treated as ordinary absence and the person concerned is not entitled to any special privileges.

Only a very small number of specialised workers come under the Act of 24 July 1927 respecting compensation for occupational diseases incurred by workers in private or public undertakings, such as poisoning by lead, its alloys and compounds, or by mercury, its amalgams and compounds.

2.—Scope.

Specialised employees suffering from an occupational disease or complaint are entitled to compensation.

3.—Administration.

The competent institution is the welfare fund attached to the Ministry of Industry, Labour and Social Welfare.

4.—Financial Resources.

The department bears the entire cost of compensation granted to members of the staff suffering from an occupational disease, for which purpose it contributes to the above welfare fund an annual sum, fixed according to the number of workers covered.

5.—Benefits.

The scheme covers the injuries due to diseases of occupational origin. The benefits are the same as those provided under the general scheme of compensation for occupational diseases.

6.—Statistics.

No statistics are available for 1930.

(*c*) Sickness

1.—Legal Basis.

The rights of the staff to sickness benefit are defined by the service regulations.

2.—Scope.

All members of the staff of the department (officials, salaried employees, supervisory staff and workers) are entitled to sickness benefit.

3.—Administration.

The department is the competent insurance institution for a part of the staff, while the workers' fund covers the rest.

4.—Financial Resources.

The department bears the entire cost of sick leave granted to officials, salaried employees and supervisory staff. For the workers, there is a special workers' fund, the benefits of which may be divided into two classes, according as the cost is met by the fund or the department. When the cost is met by the fund, the workers pay a contribution equal to 4 per cent. of their wages. This payment covers various other risks as well as that of sickness.

5.—Benefits.

Sick leave includes leave on full pay for a period varying with length of service and transfer to the provisional pension list.

For the workers, sickness benefit varies with length of service. In addition to cash benefit, sick workers are entitled to free medical and hospital treatment and the necessary medicaments.

6.—Statistics.

No statistics are available for 1930.

(*d*) Invalidity, Old-Age and Widows' and Orphans' Pensions

1.—Legal Basis.

Pensions to the staff of the telegraph and telephone department are payable, according to grade, staff, length of service, and risks covered, under the following schemes:

(*a*) *Scheme for officials, salaried employees and supervisory staff:*
The Act of 21 July 1844 respecting civil and ecclesiastical pensions.

(*b*) *Scheme for widows and orphans of employees who died after at least five years' service paid by the Treasury, subject to deductions, and whose married life lasted at least one year:*
Special institution (widows' and orphans' fund).

(*c*) *Scheme for workers with at least ten years' service:*
Special institution (workers' fund).

(*d*) *Scheme for staff not on the establishment (learners, assistants, temporary employees):*
The Act of 18 June 1930 respecting salaried employees' old-age and widows' and orphans' insurance.

2.—Scope.

Taken as a whole, the various pension schemes for the staff of the telegraph and telephone department apply to officials, salaried employees, supervisory staff and workers, and to staff not on the establishment (learners, assistants, temporary employees).

3.—Administration.

(*a*) *For officials, salaried employees and supervisory staff*, the competent institutions are the pension fund of the department and the widows' and orphans' fund.

(*b*) *For workers*, the competent institution is the workers' fund.

(c) *For learners, assistants and temporary employees,* the competent institutions are :

1. The Salaried Employees' National Pension Fund;
2. The General Savings and Pension Fund;
3. The insurance institutions and companies specially recognised for the purpose by the Ministry of Industry, Labour and Social Welfare.

4.—Financial Resources.

Under the pension scheme for officials, salaried employees and supervisory staff, the expenses are borne entirely by the Pension Fund of the department, which is financed by a monthly grant from the general working account of the department.

Under the scheme for widows and orphans of employees with at least five years' service paid by the Treasury subject to deductions, and whose married life lasted at least one year, the expenses are borne partly by the department and partly by the persons concerned who pay a contribution to the fund in the shape of a uniform deduction of 6 per cent. from their salary.

Under the scheme for workers with at least ten years' service (workers' fund), the expenses are divided between the department and the workers, who pay a uniform contribution of 4 per cent. of their wages.

Under the scheme for staff not on the establishment (Act of 18 June 1930), the expenses are divided between the insured persons (4 per cent. of wages) and the department (3 per cent. of wages).

5.—Benefits.

(a) *Scheme for officials, salaried employees and supervisory staff.*

Long-service pensions and invalidity and survivors' pensions are fixed in accordance with the Act respecting civil and ecclesiastical pensions, and the staff regulations of the department.

No statistics are available for 1930.

(b) *Scheme for widows and orphans.*

The Office has no definite information concerning benefits or their cost in 1930.

(c) *Scheme for workers with at least ten years' service.*

The Office has no definite information concerning the benefits granted under this scheme. Its cost for the department in 1930 amounted to 3,513,217 francs, for a staff of 5,848 workers.

(d) *Scheme for learners, assistants and temporary employees.*

Insurance covers the risks of old age and death. The benefits are the same as those granted under the Salaried Employees' Old-age and Widows' and Orphans' Insurance Act of 18 June 1930. The number of persons insured in 1930 was 1,260, while the cost of insurance to the department was 421,633 francs.

(e) Relief

1.—Legal Basis.

The allocation of relief is regulated by the Royal Order of 31 May 1928 respecting the expenses of fatal illness and funeral expenses, the

Royal Order of 16 December 1927 as completed by the Royal Order of 22 July 1929 respecting family allowances, and the Act of 4 August 1930 for the general extension of family allowances.

2.—Scope.

Employees of the department on the permanent and active establishment who have not received cash allowances for at least one year and whose annual remuneration is less than 25,000 francs, plus 1,500 francs for each dependent child, are entitled to the relief granted in case of sickness, misfortune or adversity.

3.—Administration.

The competent body is the department, which includes in its estimates the sums necessary to cover all liabilities arising from its staff regulations.

4.—Financial Resources.

The cost of relief (expenses of fatal illness and funeral benefit, maternity allowances, family allowances, etc.) is borne entirely by the department.

5.—Benefits.

In case of the death of a member of the permanent establishment employed in a permanent or probationary capacity, his wife or direct heirs are entitled to an allowance towards the expenses of the last illness and funeral benefit, equal to one month's salary at the rate last earned, this sum being increased as occasion arises by the family and housing allowances last received by the deceased.

The allowance for workers is equal to one month's wages, a month being reckoned as twenty-five working days in the case of workers paid by the hour or day.

If the deceased was on the provisional pension list at the date of death, the allowance is calculated on the basis of the provisional salary received. All sums granted as relief during the three months preceding death and the cost of medical attendance, medicaments and hospital treatment given to the deceased during the three months preceding death are deducted from the allowance made to his survivors.

The scheme also makes provision for the payment of maternity and family allowances to officials, salaried employees and workers on the permanent establishment.

6.—Statistics.

EXPENDITURE FOR 1930

	Francs.
Total benefit granted in the form of relief	4,221,442

THIRD PART

SOCIAL ASSISTANCE

As social assistance in Belgium is in the hands of the provinces, and is not dealt with as a whole in any official national report, the International Labour Office has been unable to procure information on the regulations governing it or statistics of its working. This part of the Year-Book therefore contains only a monograph on the shipowner's liability towards sick, injured and deceased seamen.

Shipowner's Liability towards Sick or Injured Seamen

1.—Legal Basis.

The shipowner's liability is regulated by the Act of 5 June 1928 respecting the regulations for seamen's agreements.

2.—Scope.

The legislation regulating the shipowner's liability towards seamen and their dependants covers all persons engaged for employment on board a Belgian commercial or fishing vessel, irrespective of their nationality.

3.—Administration.

It is for shipowners to carry out the legal obligations embodied in seamen's agreements. The settlement of disputes respecting the application of seamen's agreements which arise between the shipowner or his representatives and seamen other than the master of the vessel, lies within the competence of special courts (probiviral courts).

4.—Financial Resources.

The cost of the measures required by the Act is borne entirely by the shipowners.

5.—Benefits.

The shipowner's liability towards seamen covers the risks of sickness, injury and death, and entails the obligation to provide for medical attendance, repatriation, the payment of wages, and the cost of burial.

(*a*) *Medical attendance.*

The shipowner must provide sick or injured seamen with medical attendance and maintenance throughout the currency of their agreement, that is to say, until the return of the vessel to a Belgian port, or until the expiry of the seaman's agreement or his complete cure, whichever takes place first, or, finally, until the seamen's insurance institutions take over the payment of benefit.

(*b*) *Repatriation.*

The shipowner must meet the cost of repatriating sick or injured seamen put ashore in a port other than the Belgian port of embarkation.

(*c*) *Wages.*

Sick or injured seamen are entitled to full wages until the end of the voyage for which their agreement has been contracted, unless it can

be shown that they were completely cured before that date and could have rejoined their ship or obtained other employment.

(*d*) *Cost of burial.*

Shipowners are required to pay the cost of burial.

6.—Statistics.

Number of persons assisted in 1930 373

No information is available concerning the cost of assistance granted by shipowners to sick or injured seamen during 1930.

FOURTH PART

HOUSING

1.—Legal Basis.

Housing legislation dates back to the Act of 8 August 1889, by which the State authorised the General Savings and Pension Fund to grant mortgage loans for the construction and purchase of workers' dwellings. Later, the National Society for Cheap Houses and Dwellings was established by the Act of 11 October 1919. The Royal Order of 4 July 1928, as extended by the Order of 4 December 1930, introduced a new system of building bonuses. The Royal Order of 5 February 1930 introduced compulsory rent reductions for large families, while the Royal Order of 4 March 1930 established a system of bonuses for the acquisition of flats.

2.—Beneficiaries.

Under the Act of 11 October 1919, cheap dwellings must be reserved for persons of small means, defined as, on the one hand, all manual workers, day labourers and domestic servants, and on the other, salaried employees, officials and other persons whose income does not exceed certain maxima fixed by the Government. The maxima have been changed on various occasions. According to the Order of 30 October 1928, the maximum income varies from 13,000 to 17,000 francs a year, family allowances excluded.

3.—Authorities and Undertakings concerned in Building.

The National Society promotes, supervises and finances building operations. It approves local building societies, which according to the Act of 1919 may belong to one of the following categories :

(*a*) local or regional societies;
(*b*) tenants' co-operative societies;
(*c*) industrial societies formed by heads of undertakings;
(*d*) societies of a special nature.

The National Society may also approve credit societies which restrict their activities to granting loans to building societies or private individuals proposing to build cheap houses.

4.—Financing by Public Authorities.

Under the Act of 1889, the General Savings and Pension Fund may grant loans for the construction of workers' dwellings. Loans are not

granted to the persons concerned, but to approved societies. The interest on such loans varies, and was about 4.25 to 4.50 per cent. in 1930.

The National Society grants loans to the approved societies in accordance with the regulations laid down in 1927. The State pays the difference between the interest charged to the societies and the interest due to the subscribers to the loans.

The purchase bonuses introduced by the Order of 14 October 1922, as amended subsequently, notably by the Order of 4 March 1930, enable persons of small means to buy cheap houses already built by a society approved by the National Society. The Order of 4 March 1930 extended these facilities to the purchase of flats. In addition to the financial assistance given by the State, bonuses are also granted by local authorities.

The building bonuses were last regulated by the Order of 4 July 1928, fixing them at 2,000 to 3,500 francs, plus an increase of 10 per cent. for each of the first two dependent children, and 20 per cent. for each dependent child after the second.

Exemptions from taxation are granted under the Act of 1889 and subsequent enactments to all persons of small means who purchase, build or improve cheap dwellings with a view to living in them. Local tax regulations include provisions exempting all buildings constructed with the help of the National Society from the indirect tax on house property. The Act of 2 January 1926 exempts all building contracts for workers' housing societies, approved local societies, and individuals in receipt of a State bonus from the 2 per cent. stamp duty.

The total exemption may not exceed 1,200 francs. The Act of 10 June 1928 sanctioned temporary exemption from land tax in respect of dwelling-houses of a certain size occupied prior to 1 January 1931.

The Order of 5 February 1930 fixed compulsory rent reductions for large families at 30 per cent. for families with at least three dependent children under 16 years of age, and at 50 per cent. for families with six or more dependent children.

5.—Statistics.

(*a*) *Dwellings built in 1930.*

The total number of persons granted exemption from taxation in connection with the acquisition of land for building purposes and the purchase of dwelling-houses was 32,926 in 1930.

The National Society built 5,591 dwelling-houses and 833 flats in 1930[1].

(*b*) *Financial resources in 1930.*

1. The bonuses granted for the purchase of houses amounted to 12,500,000 francs in ordinary bonuses, and 13,700,000 francs in supplementary bonuses, the value of the property purchased being 141,300,000 francs.

2. The capital advanced by the General Savings Fund amounted to 41,700,000 francs (16,500 transactions).

[1] The effect of the activities of the Society on the house-building industry in general may be judged from the fact that the number of houses built in Belgium has risen from approximately 20,000 a year before the war to an average of 30,000 a year for the period 1920–1931.

3. The exemptions from land tax in general amounted to 695,275 francs, and in the case of families with at least three children to about 8,000,000 francs.

Exemptions from the transfer fee (2 per cent.) amounted to about 5,000,000 francs.

Total taxation exemptions amounted to 41,873,000 francs.

FIFTH PART

FAMILY ALLOWANCES

I.—Family Allowances prior to the Introduction of the Present System (Act of 4 August 1930)

Owing to economic conditions, the establishment of institutions for the payment of family allowances became a necessity in the years following the war. In 1919, the first equalisation funds were set up. Their growth was rapid, and when the Act of 4 August 1930 came into operation the existing institutions included several thousand private undertakings employing some 600,000 workers. The rate of the monthly allowances varies according to district between 10 and 40 francs for the first child, 30 and 100 for the second, 60 and 180 for the third, 85 and 270 for the fourth, and 110 and 370 for the fifth.

About the time these measures were being taken by private industry and commerce, the State and several provincial and local administrations also decided to grant family allowances to their employees. The monthly allowances paid by the State amounted to 30 francs for the first child, 50 francs for the second, 110 for the third, 150 for the fourth, 200 for the fifth and each additional child. The Belgian National Railway Company also introduced a liberal system of family allowances for its staff.

Finally, in 1923 certain towns and local administrations decided to show preference for tenders from contractors who granted family allowances to members of their staffs. Later on, an Order issued by the Minister of Public Works on 10 February 1926 required contractors carrying out work for the Ministry to pay family allowances to their staff through the medium of an equalisation fund approved by the Minister.

II.—Present System

1.—Legal Basis.

A Bill tabled in the House of Representatives on 18 February 1926, after undergoing certain amendments, was passed as the Act of 14 April 1928 " requiring the insertion in the obligations of State undertakings of a clause respecting the grant of family allowances." This Act has been replaced by the Act of 4 August 1930, which was intended to ensure the complete generalisation of the system throughout the country.

The new Act requires all industrial, commercial, agricultural and other employers habitually employing one or more persons [1] throughout

[1] Excluding workers living in.

the year or at certain seasons to affiliate to an equalisation fund approved by the Government. By a Royal Order of 9 October 1930, a family allowance board has been set up in the Ministry of Industry, Labour and Social Welfare to advise in cases specified by the Act, in particular with regard to the approval of funds or the withdrawal of approval.

2.—Beneficiaries.

Allowances are payable for each child of a beneficiary[1] or of his wife (her husband), for his grandchildren, for all children for whom he has assumed responsibility in case of desertion or of the death or disablement of the father and mother, and for young brothers and sisters not covered by allowances in respect of the employment of their father or mother. Allowances are calculated in proportion to the number of days actually worked, no deductions being made for legitimate absence from work (sickness, accidents, involuntary unemployment, etc.). They are granted up to the school-leaving age (generally 14 years) or up to 18 years in the case of children who attend a trade or general school and do not exercise a trade, and in case of apprenticeship or physical or mental incapacity.

3.—Administration.

The organisations responsible for the payment of family allowances are divided into four classes : (1) the equalisation funds set up on the initiative of employers and approved by the Government; (2) the special equalisation funds set up for certain occupations : dock work, shipping, inland navigation, hotels and restaurants, home work and commercial travellers employed by several employers; (3) the State Auxiliary Fund to which all employers who do not belong to private or special funds are automatically affiliated; (4) the National Equalisation Fund, a central body whose main object is to organise a secondary equalisation system among the various primary funds and to pay family allowances to certain classes of persons enumerated in the Act.

Membership of an equalisation fund is not necessary for State, provincial and communal administrative departments, which retain the right to pay allowances directly to their staff. This privilege may also be extended to public bodies and public utility institutions.

4.—Financial Resources.

The employer is required (1) to pay a contribution, of which the minimum rate for each day's actual work has been fixed by the Royal Order of 8 November 1930 at 0·60 francs for each man, and 0·30 francs for each woman employed; (2) to contribute to the administrative expenses of the fund to which he belongs; (3) to contribute to the reserve fund which each equalisation fund is required to establish, and which amounts to 5 per cent. of the aggregate contributions paid by each affiliated employer.

An annual subsidy of 30,000,000 francs is earmarked in the State budget for the National Equalisation Fund.

[1] Workers of foreign nationality can be beneficiaries only if they are deemed to be on the same footing as Belgian workers. Children brought up outside Belgium are entitled to allowances only in the cases authorised by Royal Order.

5.—Benefits.

The minimum monthly allowance fixed by the Act is 15 francs for the first child, 20 for the second, 40 for the third, 70 for the fourth, and 100 for the fifth and following children.

The funds are also empowered to pay maternity or nursing bonuses or other family benefits, provided that they demand a supplementary contribution from their members or earmark for this purpose one-half of any surplus obtained.

6.—Statistics.

	Francs.
Total amount of family allowances paid by private undertakings in 1930	225,000,000

SIXTH PART

HOLIDAYS WITH PAY

Public departments and provincial and communal administrations grant holidays with pay to their employees. The same is true of the railway companies and independent undertakings connected with national defence.

On the other hand, in private industry holidays with pay are not common : in fact they are confined to a few industries such as the chemical, brassware, machine construction, fur and jewellery trades, and to certain large undertakings such as the Match Union and the United Cement and Brick Works.

As a general rule, the majority of private salaried employees are entitled to an annual holiday. The length of this holiday, which generally depends on the length of service of the employee and sometimes with his regularity of attendance, varies from a minimum of three days to a maximum of three weeks a year.

No statistics are available.

BULGARIA

SUMMARY

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FIRST PART

STATISTICS OF POPULATION

CENSUS OF 31 DECEMBER 1926: OCCUPIED POPULATION CLASSIFIED BY OCCUPATIONAL GROUPS AND INDUSTRIAL STATUS

Occupational groups	Employers and working on own account	Assistants[1] and employees	Workers	Total
Agriculture, forestry, etc. ...	639,470	1,613,944	211,007	2,464,421
Mining	211	388	7,222	7,821
Industry	88,501	27,753	154,494	270,748
Transport and communications	10,628	8,666	21,197	40,491
Commerce	49,804	19,513	14,856	84,173
Total	788,614	1,670,264	408,776	2,867,654
Public forces	—	—	—	34,670
Public administration ...	—	—	—	34,278
Liberal professions	—	—	—	57,501
Domestic services[2]	—	—	—	19,655
Employees, workers and labourers not otherwise specified	—	—	—	29,770
Unknown and unproductive occupations[3]	—	—	—	5,893
Occupied population[4] ...	—	—	—	3,049,421
Total population	—	—	—	5,478,741[5]

[1] Unpaid members of the employer's family who assist him in his business.
[2] Including members of the employer's family engaged on household work.
[3] The detailed analysis of this group for 1926 is not yet available. In 1920 this group comprised, besides temporarily unemployed persons (4,117) and persons of unknown occupation (665), beggars, tramps and prostitutes (2,247) and persons of no occupation (38).
[4] Excluding persons living principally on private means, housewives, sick, disabled persons, etc., in institutions and homes, etc., prisoners and students. Other pensioners appear to be included among the dependants of workers.
[5] The population of Bulgaria was 5,884,900 towards the middle of 1930 and 6,006,000 towards the middle of 1931.

SECOND PART

SOCIAL INSURANCE

I.—Accident, Sickness, Maternity, Invalidity and Old-Age Insurance

1.—Legal Basis.

Compulsory insurance against the risks of accident, occupational diseases, sickness, maternity, invalidity and old age is governed by the Social Insurance Act of 6 March 1924 as subsequently amended, in particular by the Acts of 2 February 1929 and 4 April 1931.

2.—Scope.

Compulsory insurance applies to all wage-earning and salaried employees employed in State, public or private establishments, undertakings or estates.

Voluntary insurance is open to independent handicraft workers, persons engaged in commerce, farmers and members of the liberal professions whose annual income is not more than 50,000 leva, and also to officials of institutions belonging to the State or local authorities.

Certain classes of temporary workers such as mowers, reapers, etc., are exempt from compulsory insurance.

3.—Administration.

Insurance is administered by a single institution, the Social Insurance Fund, attached to the Labour Department of the Ministry of Commerce, Industry and Labour, which became the Directorate of Labour and Social Insurance on 1 April 1931. The Fund is administered by State officials, but representatives of employers and insured persons sit on the pension boards and on the auditing board of the Fund.

The advisory body of the Ministry is the Superior Labour and Workers' Insurance Council, consisting of forty-two members, of whom sixteen represent the public authorities, eight the employers and eight the insured persons, eight are specialists in insurance questions, and two represent the medical profession.

The Insurance Act is administered locally by the labour inspectors together with their assistants and secretary-treasurers.

4.—Financial Resources.

(*a*) *Accidents and occupational diseases.*

The cost of insurance against accidents and occupational diseases is borne entirely by the employers, and is assessed year by year in proportion to the number of their wage-earning and salaried employees, the aggregate wages paid and the degree of occupational risk in the different branches of production.

(*b*) *Sickness and maternity.*

The resources of sickness and maternity insurance consist of the contributions of the insured persons, the employers and the State, the amount varying as follows with the wage classes in which the insured persons are classified.

Wage classes	Amount of weekly contribution				
	Compulsory insurance			Voluntary insurance	
	Insured person	Employer	State	Insured person	State
	leva	leva	leva	leva	leva
1. Up to 15 leva per day ...	1·50	1·50	1·50	3·00	1·50
2. 16 to 30 leva per day ...	2·00	2·00	2·00	4·00	2·00
3. 31 „ 45 „ „ ...	2·50	2·50	2·50	5·00	2·50
4. 46 „ 60 „ „ ...	3·00	3·00	3·00	6·00	3·00
5. 61 leva and over per day	4·00	4·00	4·00	8·00	4·00

For apprentices drawing less than the minimum wage provided for in the Act the employer pays a weekly contribution of 3 leva.

(*c*) *Invalidity and old age.*

The contributions for insurance against invalidity and old age are the same as those for sickness and maternity insurance.

5.—Benefits.

The risks covered are as follows :

(*a*) Accidents, i.e. every injury with which a worker meets in connection with or in consequence of the work performed by him and which results in incapacity or in death and a certain number of occupational diseases, i.e. skin diseases, respiratory diseases, circulatory and digestive diseases, eye diseases, ear diseases, poisonings, microbic and parasitic diseases.

(*b*) Sickness, i.e. every malady rendering a worker temporarily unfit to perform his work.

(*c*) Maternity, i.e. a period of twelve weeks, six of which precede the confinement and six follow it.

(*d*) Invalidity, i.e. every incapacity for work caused by sickness or premature exhaustion.

(*e*) Old age, i.e. the attainment of the age of 60 years.

The following benefits are provided for under Bulgarian legislation

(*a*) *Accidents and occupational diseases.*

1. First aid and conveyance to the victim's home or to a hospital.

2. Medical assistance until the patient's recovery, including hospital treatment, medical treatment, the provision of medicines and dressings, surgical treatment and orthopædic appliances if necessary.

3. Daily cash benefit during the period of medical attendance, at a rate varying with the wage class to which the insured person belongs.

Wage class	Home treatment	Hospital treatment
1	12 leva per day	8 leva per day
2	16 ,, ,, ,,	12 ,, ,, ,,
3	20 ,, ,, ,,	15 ,, ,, ,,
4	25 ,, ,, ,,	18 ,, ,, ,,
5	30 ,, ,, ,,	22 ,, ,, ,,

In the case of hospital treatment the cash benefit is paid to the insured person's family; if he has none, no cash benefit is payable.

4. In case of permanent total incapacity for work, a pension equal to the average daily wage for the twenty-five days on which the worker last worked, or for a fraction thereof, multiplied by 300. If the victim of the accident needs constant attendance, he is granted an additional pension of 800 leva a month.

In case of partial incapacity, a pension proportionate to the degree of incapacity for work, calculated on the basis of the average daily earnings of the worker concerned multiplied by 240. The pension may not exceed 42,000 leva a year.

5. In case of death the following benefits are granted:

(*i*) Survivors' pensions:

40 per cent. of the pension of the deceased to the widow, or widower if incapable of work; 30 per cent. of the pension to the children, or if they are full orphans 50 per cent.

30 per cent. to the parents of the deceased and his brothers and sisters if they were maintained by him and he leaves no wife or child.

The total amount of the survivors' pensions may not exceed the pension due to the deceased.

(*ii*) Funeral benefit, amounting to 50 times the basic wage of the deceased if he was under home treatment.

(*b*) *Sickness.*

1. Medical, hospital and surgical treatment and provision of medicine for nine months in a year if the insured person has paid his contributions for eight consecutive weeks.

2. Daily cash benefit from the first day of sickness at the same rate as the benefit payable in case of accident, if the insured person has paid his contributions for at least eight weeks.

3. In case of death following sickness, funeral benefit amounting to 50 times the daily basic wage of the deceased, if he was in receipt of home treatment.

(*c*) *Maternity.*

1. Services of a midwife and doctor.

2. Daily cash benefit for six weeks preceding and six weeks following confinement.

Maternity benefit is granted if the insured woman has paid her contributions for at least sixteen weeks before her confinement.

(*d*) *Invalidity.*

Invalidity benefits are granted to an insured person who has lost more than 50 per cent. of his working capacity, provided that he has paid at least 156 weekly contributions.

The invalidity pension consists of:

1. A basic amount varying with the insured person's wage class as follows:

Class 1. 1,500 leva a year.
,, 2. 2,400 ,, ,,
,, 3. 3,600 ,, ,,
,, 4. 4,800 ,, ,,
,, 5. 6,000 ,, ,,

2. A supplement of 2 leva for every paid-up weekly contribution beyond the statutory minimum of 156.

(e) *Old age.*

Old-age benefits are granted to insured persons who have attained the age of 60 years and have paid contributions for at least 1,040 weeks.

The old-age pension consists of the basic invalidity pension plus 1 leva for each week in excess of 156 for which the insured person has paid contributions.

6.—Statistics.

Membership in 1929–1930	280,811

PENSIONS GRANTED IN 1930–1931

Accident	1,103
Invalidity	97
Old Age	106
Total	1,306

INCOME AND EXPENDITURE OF SOCIAL INSURANCE FUND FOR 1930–1931

INCOME

	Leva
1. Accident insurance :	
Contributions of employers	2,998,795
2. Sickness and maternity insurance :	
Contributions of employers and insured persons	37,621,740
Contributions of State institutions and elected bodies ...	3,893,611
Contributions of the State[1]	—
3. Invalidity and old-age insurance :	
Contributions of employers and insured persons	36,153,958
Contributions of State institutions and elected bodies ...	5,811,085
State contribution[1]	—
4. Fines and sundry revenue	4,403,376
5. Interest on capital	23,985,493
Total	114,868,058

EXPENDITURE

	Leva
1. Accident insurance :	
Insurance benefits and medical expenses	3,135,180
Pensions	16,675,044
2. Sickness and maternity insurance :	
Cash benefits and medical expenses	57,390,433
3. Invalidity and old-age insurance :	
Invalidity pensions	504,398
Old-age pensions	172,258
4. Cost of administration, etc.	16,798,099
5. Expenditure on movable property account (furniture of inspectors' offices, equipment of dispensaries, etc.)	1,531,771
6. Expenditure on real property account (construction of workers' hospital)	9,947,813
Total	106,154,996

[1] No contribution was paid by the State during this year.

Balance Sheet of Social Insurance Fund at 31 March 1931

Assets

	Leva
I.—Cash assets	
1. Balance of current account at the Bulgarian Bank of Agriculture	2,567,219.00
II.—Investments	
2. Fixed deposits	124,400,154.00
3. Securities	1,605,875.00
4. Loans to State and municipalities out of invalidity and old-age funds	146,748,506.70
III.—Movable and Immovable Property	
5. Movable property	3,508,813.00
6. Immovable property	23,814,189.00
IV.—Debtors	
7. Outstanding employers' contributions	43,908,424.37
8. Amount due from Industrial Bank on account of sale of insurance stamps	18,102,600.00
9. Sundry debtors (provisional account)	110,000.00
10. Outstanding contributions of State institutions, municipalities, etc., for insured persons employed by them	2,770,000.00
11. Insurance contributions due from the State :	
Sickness and maternity insurance contributions	89,081,856.00
Invalidity and old-age insurance contributions	77,984,643.00
Unemployment insurance contributions	24,547,664.00
V.—Sundries	
12. Deficit of sickness and maternity branch for 1929–1930 and 1930–1931 (debt of sickness insurance to Social Insurance Fund)	35,918,324.98
	595,167,269.05

Liabilities

	Leva
I.—Creditors	
1. Amount withdrawn from current account at the Bulgarian National Bank	8,068,329.30
2. Fees due to doctors, dentists, etc.	41,491,057.00
II.—Provisional Liabilities	
3. Interest due from State and Industrial Bank	37,562,114.00
III.—Reserves	
4. Balance of total revenue over total expenditure of invalidity and old-age fund	240,494,360.02
5. Balance of total revenue over total expenditure of unemployment fund	51,323,087.08
6. Extraordinary revenue account (fines for infringement of law, etc.)	24,614,158.65
IV.—Debt of Social Insurance Fund due to non-payment of State contributions	
7. Sickness and maternity insurance	89,081,856.00
8. Invalidity and old-age insurance	77,984,643.00
9. Unemployment insurance	24,547,664.00
	595,167,269.05

II.—Unemployment Insurance

1.—Legal Basis.

Compulsory insurance against unemployment is governed by the Act of 12 April 1925 respecting employment exchanges and unemployment insurance.

2.—Scope.

The following persons are liable to insurance against involuntary unemployment between the ages of 15 and 60 years :

(*a*) All wage-earning and salaried employees liable to social insurance under the Social Insurance Act of 6 March 1924 except domestic servants :

(*b*) seamen, except in the case of unemployment due to loss of the vessel;

(*c*) workers in State, departmental, communal and public departments and undertakings, if they are not entitled to public servants' pensions.

Agricultural workers are liable to insurance if they are employed in agricultural undertakings which, under the Act respecting agricultural holdings, are deemed to be conducted on modern lines.

3.—Administration.

The unemployment insurance fund forms part of the Social Insurance Fund administered by the Directorate of Labour and Social Insurance attached to the Ministry of Commerce, Industry and Labour.

Benefit is paid out by the employment exchanges under the supervision and direction of the Ministry of Commerce, Industry and Labour.

4.—Financial Resources.

The financial resources of the unemployment insurance fund are derived from equal contributions of employers, insured persons and the State, at the rate of 1 leva a week each for every insured worker or employee.

5.—Benefits.

A worker or salaried employee is entitled to benefit in case of involuntary unemployment if he has paid contributions to the unemployment insurance fund for not less than 52 weeks during a period of two years.

The insured person has a right to benefit for not more than 12 weeks in the course of a year.

Benefit amounts to 16 leva a day for unemployed persons who have a family dependent upon them, and to 10 leva for all other unemployed persons. An Order of the Minister of Commerce, Industry and Labour dated 1 March 1931 fixed the rate of benefit at 25 leva for family breadwinners, and 15 leva for all other workers.

6.—Statistics.

Number of unemployed persons to whom unemployment benefit was paid in 1930 4,707

INCOME AND EXPENDITURE FOR 1930

REVENUE	Leva	EXPENDITURE	Leva
Contributions of employers and insured persons ...	12,002,358	Benefits paid	2,662,752
Contributions of State institutions and elected bodies	1,898,355		
State contribution[1] ...	—		
Total	13,900,713	Total	2,662,752

[1] No contribution was paid by the State.

THIRD PART

SOCIAL ASSISTANCE

I.—General Social Assistance

Social assistance is provided by a number of private bodies and by the State and local authorities. The private organisations derive their funds from contributions from their members, State and municipal grants, and gifts from private individuals. The State and municipal assistance institutions are maintained entirely by the State and municipalities.

The following welfare institutions exist in Bulgaria:

(1) 2 day nurseries, owned by private organisations, with accommodation for 438 children;

(2) 30 nursery schools, with accommodation for 1,226 children, of which one belongs to the State, one to a municipality and 28 to private organisations;

(3) 31 orphanages for 3,596 orphans, of which 14 belong to the State, one to a municipality, 15 to private organisations and one to a private individual;

(4) 231 popular kitchens which distribute food to 15,979 persons, and of which 17 are owned by the State, 76 by municipalities, 129 by private organisations, 3 by the Church and 6 by private persons. There are also other popular kitchens which provide food for 146,890 persons;

(5) 69 summer camps accommodating 5,672 persons;

(6) 1 school for the blind, owned by the State, accommodating 120 persons;

(7) 2 schools for the deaf and dumb, owned by the State, accommodating 110 persons;
(8) 20 rest camps for 1,089 persons;
(9) 29 homes for 1,143 persons;
(10) 30 dispensaries.

A Special Relief Fund administered by the Ministry of the Interior has been set up under an Act concerning assistance to the victims of earthquakes, floods, epidemics, etc. This fund has financed the following work :

	Leva
Popular kitchens, 1931	100,000
,, ,, 1931–1932	1,500,000
Repair of flood damages, 1930	1,000,000
,, ,, ,, 1931	7,450,000
,, ,, ,, 1932	9,930,000
Campaign against epidemics	100,000

Further, under the Municipalities Act, all municipalities are bound to provide in their budgets for various sums for social assistance purposes.

The budget of the Social Insurance Fund for the financial year 1930–1931 made a grant of 80,000 leva to the Red Cross dispensaries and the Child Welfare Union, and a further grant of 60,000 leva to the " Naché Ognichté " Committee (hostels for apprentices).

II.—Shipowners' Liability towards Sick or Injured Seamen

1.—Legal Basis.

The liabilities of shipowners towards their seamen in case of accident, sickness or death are governed by the Act respecting maritime trade of 8 January 1908, and the Regulations of 26 July 1923 for the crews of merchant ships belonging to the Bulgarian Navigation Company.

2.—Scope.

The legislation in question covers all ships flying the Bulgarian flag without distinction, and all members of their crews, i.e. the captain or master, mates, seamen, pilots and workers on the ship's pay-roll, engineers and stokers and all other engine-room crew of steamships.

3.—Benefits.

The following risks are covered :

The risk of injury sustained in the performance of work on board. The Regulations for the crews of merchant ships belonging to the Bulgarian Navigation Company give a wider definition of this risk, covering all injuries sustained in the course of service, without specifying the place of the accident.

The risk of sickness contracted during the voyage.

The risk of death on the voyage.

The employer is liable for the following benefits :

(*a*) *Medical treatment.*

Medical treatment consists of medical attendance on board and ashore, and hospital treatment. The cost is borne by the shipowner, if the seaman falls ill during the voyage or is injured in the ship's service, and is shared by the shipowner and freighter if the injury occurs in the performance of service on behalf of the ship and cargo.

The cost of treatment is borne by the seaman himself if he is injured while on unauthorised leave, or contracts an illness through his own fault.

If a seaman is put ashore on account of sickness or injury, the master is bound to deposit the sum necessary to cover his treatment with the Bulgarian Consul. If there is no Bulgarian Consul at the port concerned, the sick seaman must be placed in hospital or in some other nursing institution, and the sum required to cover the treatment deposited in advance.

Treatment is granted for a maximum of four months from the date on which the seaman was put ashore.

(*b*) *Payment of wages.*

A seaman who is sick or has been injured in the ship's service is entitled to receive his wages at the expense of the shipowner or, if his injury was sustained in performing service required in the interests of the ship and cargo, at the joint expense of the shipowner and freighter.

This right covers a maximum period of four months from the date on which the seaman was put ashore.

(*c*) *Repatriation.*

If the seaman is put ashore the amount deposited by the master to cover the cost of medical treatment must also cover the cost of his repatriation. Seamen employed by the Bulgarian Navigation Company must be repatriated to their place of residence.

(*d*) *Compensation on death.*

Compensation on death is payable only in the case of seamen employed by the Bulgarian Navigation Company. The amount of the indemnity is fixed in each case by the Governing Body of the Company. No special compensation is payable on the death of seamen belonging to the crews of other vessels, but their dependants are entitled to the payment of the wages due from the shipowner, in the following proportions :

In the case of a seaman engaged by the month, his wages are payable to his dependants up to the date of death ;

In the case of a seaman engaged for the voyage, half the amount of his wages is due if he dies on the voyage out or on arrival, and the whole amount if he dies on the return journey ;

In the case of a seaman engaged on a profit-sharing basis, the whole amount of his wages is payable if he dies after the commencement of the voyage.

4.—Statistics.

Number of seamen granted benefits at shipowners' expense in 1930: 227.

Expenditure of shipowners in 1930 on assistance to seamen in case of accident, sickness or death: 416,802 leva.

FOURTH PART

HOUSING

There are various classes of cheap dwellings in Bulgaria, namely, cheap dwellings for the homeless, for railway and harbour officials, for Customs officials, etc.

1.—Cheap Dwellings for the Homeless.

Cheap dwellings for the homeless are built on municipal land and financed by loans advanced by the municipal authorities on specified conditions.

The Act respecting the allotment of municipal land for dwellings for the homeless (Official Gazette, No. 284, 18 March 1929) finally settled the problem of the allotment of land belonging to the municipalities.

Under section 2 of this Act, a homeless person is defined as one who has no dwelling either in his own name or in that of a member of his family, and who does not own real property assessed by the taxation authorities at more than 50,000 leva, or pay income tax amounting to more than 5 leva a year.

Section 6 of the Act provides that, in drawing up the official deeds of ownership, the competent notary or justice of the peace must include provision for a mortgage in favour of the municipality, automatically and free of charge. This mortgage guarantees payment of the amount due to the municipality for the building sites that it has allotted, and repayment of the loans advanced for the building of the dwellings.

The amount representing the value of the building site granted is repayable in annual instalments over a period of 20 years. No interest is charged on money advanced to homeless persons.

The Municipal Councils Act also provides for special easy terms of payment for veterans of the Bulgarian War of Independence, ex-soldiers disabled in the 1912–1918 wars, widows and orphans, and parents whose only sons were killed on national service. These groups of beneficiaries are granted advantages in the form of a longer period for repayment and valuation of the building sites allotted at a rate 70 per cent. lower than that used in assessing the value of land allotted to other beneficiaries.

Out of a total credit of 600 million leva for the whole of Bulgaria, the Municipality of Sofia has distributed 100 million leva in this way.

The Municipality of Sofia owns two buildings, one consisting of 22 rooms and 14 kitchens and inhabited by 14 families of municipal

officials, and the other of 68 rooms and 34 kitchens, inhabited by 50 families of municipal officials. The officials pay a very low rent, amounting to some 30 per cent. of the ordinary rates.

2.—Cheap Dwellings for Railway and Harbour Officials.

The general Directorate of Ports and Railways is in charge of a special fund for the building of dwellings for railway and harbour officials and their families. The beneficiaries are required to pay a very low rent. The fund owns 101 buildings, built at a cost of 99,303,466 leva and accommodating 652 families.

The regulations for the management of these buildings provide that in allotting cheap dwellings account shall be taken of the length of the applicant's service and the size of his family. Engine-drivers and firemen are granted special privileges.

No official who owns a private dwelling at the place where he is employed may occupy a dwelling belonging to the special fund.

3.—Cheap Dwellings for Customs Officials.

The Customs Department owns 21 buildings which house 74 families of Customs officials.

4.—Other Cheap Dwellings.

A considerable number of workers' dwellings have been erected by private and public undertakings. Under section 10 of the Act on the health and safety of workers, the Ministry of Commerce, Industry and Labour, after consultation with the Superior Labour Council, may require certain employers to build dwellings for the workers employed in their undertakings.

In 1930, 5,573 rooms and 415 buildings, inhabited by 24,338 workers, had been built by 1,851 undertakings employing in all 54,007 workers.

FIFTH PART

FAMILY ALLOWANCES

No family allowances are granted in private undertakings, but they are in force in the public services.

For married workers with no children, the allowance is 80 leva a month. An allowance of 60 leva a month is payable for one or two children, 240 leva for three or four children, and 320 leva for five children or more.

No statistics of working are available.

SIXTH PART

HOLIDAYS WITH PAY

Holidays with pay are granted to State, municipal and local officials, the crews of ships belonging to the Bulgarian Navigation Company, and bank and commercial employees.

Under the State Employees Act, every State employee is entitled to one month's leave a year, provided that he has completed six months' uninterrupted service. An official who has not claimed this right for three years is entitled to two months' leave with pay.

An official is further entitled to not more than three months' leave with pay in the case of sickness attested by a medical certificate. If he is suffering from a serious illness requiring a prolonged course of treatment, he has the right to six months' sick leave with pay, provided that he has completed three years' uninterrupted service. An official who is injured in an accident or contracts tuberculosis in the performance of his duties is entitled to six months' sick leave with pay, irrespective of the length of his service.

These provisions of the State Employees Act also apply to municipal and local officials.

Under the regulations of the Bulgarian Navigation Company, every member of the crew is entitled to an annual holiday of 15 days with pay, provided that he has been employed for a year. Persons who have been employed for three years are entitled to one month's leave with pay. A member of the crew who sustains an injury or contracts an illness on the voyage is entitled to four months' leave with pay, dating from the day he left the ship, the cost of treatment in such case being borne by the Company.

Bank and commercial employees whose salary is paid monthly are granted leave with pay, the length of such leave depending on the length of service and the nature of the post occupied. The annual leave of bank and commercial employees is regulated by custom and not by legislation.

No statistics of working are available.

CANADA

SUMMARY

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NOTE ON CANADIAN LEGISLATION

The practice in citing Canadian statutes, whether of the Dominion Parliament or of the Provincial Legislatures, is to refer to the statute as of the date of the enactment, whether the original enactment or the revised statute, *e.g.* Revised Statutes of Canada, 1927, are all the statutes of Canada which were enacted prior to 1927 and which have been amended and are still in force in 1927 when a revision of the statutes is made and accepted by Parliament.

Dates of the Latest Revision of Dominion and Provincial Statutes :

Canada, 1927; Alberta, 1922; British Columbia, 1924; Manitoba, 1913 (Consolidated Amendments, 1924); New Brunswick, 1927; Nova Scotia, 1923; Ontario, 1927; Quebec, 1925; Saskatchewan, 1930; Yukon, Consolidated Ordinances, 1914.

FIRST PART

STATISTICS OF POPULATION

(Census of June 1921)

Provinces	Total population	Occupied population[1]
Alberta	588,454	216,244
British Columbia	524,582	219,727
Manitoba	610,118	216,643
New Brunswick	387,876	132,808
Nova Scotia	523,837	185,556
Ontario	2,933,662	1,118,519
Prince Edward Island	88,615	31,106
Quebec	2,361,199	785,591
Saskatchewan	757,510	266,975
Yukon Territory[2]	4,157	—
North-west Territories[2]	7,988	—
Canadian Navy	485	—
Total	8,788,483	3,173,169

NUMBER OF PERSONS GAINFULLY OCCUPIED[1]

Agriculture, forestry, fishing	1,110,725
Mining and industry	805,322
Transport and communication	247,410
Commerce, banking, insurance	371,740
Public administration, defence	94,541
Professional service	181,391
Domestic and personal service	222,359
Not specified	139,681
Total	3,173,169

[1] Number of wage earners not available. Figures are for the number of persons gainfully occupied.

[2] The census enumerators were not required to collect information as to the occupations of the people in the Yukon and North-West Territories. In the former, the relatively small population is engaged chiefly in mining and related occupations, while in the latter the occupations are confined to hunting and fishing.

SECOND PART

SOCIAL INSURANCE

Workmen's Compensation

A.—Dominion

1.—Legal Basis.

Government Employees' Compensation Act, Revised Statutes, 1927, c. 30, amended 1931, c. 9.

2.—Scope.

Social insurance is within the competence of the provinces. The Dominion Government legislates for its own employees only.

An employee of the Dominion Government who is injured, and his dependants, if he is killed, are entitled to the same compensation as an employee or his dependants if he were in any other service would be entitled to receive in the province in which the accident occurs. The compensation is payable by the provincial authority, which recovers it from the Dominion Minister of Finance.

B.—Alberta

1.—Legal Basis.

Revised Statutes 1922, c. 177, amended 1924, c. 33; 1925, c. 25; 1927, c. 44; 1928, c. 38; 1929, c. 29.

2.—Scope.

The law covers workmen in industries enumerated in the schedules of the Act. A " workman " is a person who works under a contract of service or apprenticeship, written or oral, expressed or implied, whether by way of manual labour or otherwise.

The list includes mining, manufacturing industries, construction, lumbering, transportation, fishing, navigation, public utilities, moving pictures and theatres, provincial and municipal employment, but not outworkers and casual workers.

Undertakings which are not within the scope of the Act may be brought in upon application by the majority of the workmen or by the employer.

Exclusions :

(*a*) farming and ranching;
(*b*) conductors and trainmen on certain railways;
(*c*) domestic servants.

Farming undertakings may be brought in only with the consent of the employer.

3.—Administration.

The administration of the Act is entrusted to the Workmen's Compensation Board appointed by the provincial government. The Board determines whether an accident is within the scope of the Act, the degree and duration of incapacity, and the amount of benefits. Its decisions

are final. It supervises the provision of medical aid. It administers the Accident Fund.

Officers of the Board may inspect factories and make regulations for the prevention of accidents.

The Accident Fund has the monopoly of all insurance under the Act.

4.—Financial Resources.

The Board divides all industries into classes of risks and collects from the employers the amounts necessary to cover the payments. The amount assessed, within each class, is proportional to the amount of the pay-roll of each employer.

In addition, the Board may levy a surcharge to be applied to a sinking fund for the capitalisation of periodical compensation payments payable in future years.

The expenses of the Board are carried by the Accident Fund.

The contributions are solely at the charge of the employers.

5.—Benefits.

Compensation is paid for injury or death by accident arising out of and in course of employment. Injuries attributable to serious or wilful misconduct on the part of the workmen are excluded unless the injury results in death or serious disablement.

Compensation is also payable for injury to health from certain specified occupational diseases: anthrax, glanders, poisoning by lead, mercury, phosphorus, arsenic and benzol, miner's beat hand, pneumoconiosis, occupational dermatitis, and frostbite.

(*a*) *Benefits in kind.*

Medical aid is arranged for either by the employer or by the Compensation Board, but its cost is met by deduction from wages. Vocational re-education is granted.

(*b*) *Cash benefits.*

(i) *In case of temporary incapacity:* Waiting period: 3 days. A weekly payment of 66⅔ per cent. of the basic wage, *i.e.* average earnings, actual or presumed, during the 12 preceding months is made during incapacity.

(ii) *In case of permanent incapacity:* If incapacity is total, a periodical payment for life equal to 66⅔ per cent. of average earnings during the 12 preceding months. If incapacity is partial, 66⅔ per cent. of the difference between the average weekly earnings before the accident and the average amount which the injured workman is able to earn after the accident. The maximum limit of the pension has been abolished.

For the purpose of calculating compensation, no account is taken of excess of earnings over $2,000 a year.

(iii) *In case of death:* To widow or invalid husband a monthly payment of $35; for only child, $12; for eldest child, $12, for second $10, for third $9 and for fourth and each additional child $8 per week. For each child who is an orphan, $15.

Burial expenses not exceeding $125.

6.—Statistics.

Number of insured workmen in 1930 : 77,264.
Total pay-roll insured in 1930 : $89,623,536.

INCOME AND EXPENDITURE OF ACCIDENT FUND FOR 1930
(in dollars)

INCOME		EXPENDITURE	
Contributions from employers	1,134,185	Compensation to workmen	498,014
Medical aid contributions from workmen	271,337	*Less* reserve at 31 Dec. 1929	139,525
Income from investments	185,389	Balance	358,489
Other income	3,071	Medical aid	264,780
Refund of pension awards	2,191	Pension awards (reserve for future payment)	640,894
		Cost of administration	[1]132,054
		Reserve for claims pending	163,105
Total	1,596,173	Total	1,559,322

[1] Includes cost of mine rescue cars and stations.

BALANCE SHEET OF ACCIDENT FUND AT 31 DECEMBER 1930
(in dollars)

ASSETS		LIABILITIES	
Cash	11,687	Pension fund (capitalised value)	2,486,377
Due from employers	22,965	Accident fund	779,726
Accounts receivable	377	Medical aid	105,485
Mortgages	2,268	Reserve fund for disasters	278,351
Investments	3,736,396	Other reserve	165,894
Interest on investments	45,350	Other liabilities	6,823
Other assets	3,613		
Total	3,822,656	Total	3,822,656

C—BRITISH COLUMBIA

1.—Legal Basis.

Revised Statutes, 1924, c. 278, amended 1925, c. 64; 1931, c. 71.

2.—Scope.

Part I of the law covers industries for which insurance is compulsory. The list includes the same undertakings as in Alberta. Clerks and casual workers are included, but travelling salesmen and farm workers excluded.

Part II applies to industries or occupations not covered by Part I. It is in the nature of an "employers' civil liability" enactment and empowers an injured workman or his dependants to sue the employer for damages, if the injury is caused by the negligence of the employer or by any defect in the arrangement of the plant.

Domestic service is excluded from both parts.

3.—Administration.

Compensation Board and Accident Fund as in Alberta. The Accident Fund has the monopoly of all insurance in industries covered by Part I of the law.

4.—Financial Resources.

As in Alberta. Prior to the amendment of 1931, salaries of the *members of the Workmen's Compensation Board* were paid from the Consolidated Revenue Fund of the Province. The 1931 amendment requires this cost to be paid from the Accident Fund.

5.—Benefits.

Same accident risks covered as in Alberta.

Compensation is also payable for injury to health from certain specified occupational diseases: anthrax, poisoning by lead, mercury, phosphorus, arsenic and sulphur, and ankylostomiasis.

(*a*) *Benefits in kind.*

Medical treatment is provided by the Compensation Board unless the employer is authorised to furnish it. The cost is borne by the employers in either case except for a contribution of 1 cent a day by the workmen. Employers are required to provide at their own expense first-aid equipment and service.

(*b*) *Cash benefits.*

(i) *In case of temporary incapacity:* Waiting period: 3 days. If incapacity lasts for 14 days or more, it is compensated from first day. Compensation amounts to 62½ per cent. of the basic wage for duration of incapacity. The basic wage is the average earnings at the time of the accident or during any period which the Board may fix.

(ii) *In case of permanent incapacity:* Same as in Alberta except that compensation is fixed at 62½ per cent. of the basic wage. For the purpose of calculating compensation, no account is taken of excess of earnings over $2,000 a year.

(iii) *In case of death:* To widow or invalid husband a monthly payment of $35; for each child, $7·50. For each child who is an orphan, $15 a month, maximum for all orphans, $60. Pensions to other dependants to be fixed by Board. Maximum total of pensions, $65.

Burial expenses not exceeding $100.

6.—Statistics.

Number of insured workmen in 1930: about 170,000.

Total pay-roll insured in 1930: $176,845,469.

INCOME AND EXPENDITURE OF ACCIDENT FUND FOR 1931

(in dollars)

INCOME		EXPENDITURE	
Cash in hand ...	550,181	Compensation paid ...	1,401,280
Contribution of employers	2,236,813	Pensions paid	1,201,394
Employers' medical aid dues	335,382	Medical treatment, etc. ...	568,289
Workmen's medical aid dues	230,308	To reserve fund	662,838
Income from investments ...	396,391	Refunds to employers ...	15,079
Repayment of loan ...	60,000	Other expenses	96,941
		Balance to credit of classes	*147,656*[1]
		Balance to credit of medical aid	10,910
Total	3,809,075	Total	3,809,075

[1] Debit balance.

BALANCE SHEET OF ACCIDENT FUND AT 31 DECEMBER 1931

(in dollars)

ASSETS		LIABILITIES	
Reserve investments	7,949,758	Value of future liabilities	8,304,424
Cash reserve	354,666		
Total	8,304,424	Total	8,304,424

Compensation and pensions paid in 1930 : $3,403,743.
Medical aid paid in 1930 : $773,397.

D.—MANITOBA

1.—Legal Basis.

Workmen's Compensation Act, Consolidated Amendments of Manitoba, 1924, c. 209, amended 1925, c. 66; 1930, c. 49.

2.—Scope.

Part I of the Act applies to all workers (except casual workers, home workers and clerks in non-hazardous occupations) in the principal industries and classes of employment except agriculture and domestic service. Workers in excluded industries may be included, either on the application of the employer or at the discretion of the Compensation Board.

Workers not covered by the provisions for compensation (except agricultural workers and domestic servants) may secure damages where the employer's liability can be proved. Employees of theatres and moving pictures, and operators of aircraft are excluded from Part I.

3.—Administration.

Competence of Compensation Board and Accident Fund as in British Columbia, except that the Board is not empowered to make regulations for the prevention of accidents. The Province, the city of Winnipeg, and certain corporations operating public utilities are permitted to practise self-insurance.

4.—Financial Resources.

As in Alberta, but Provincial Government may assist in defraying expenses of administration.

5.—Benefits.

Same accident risks covered as in Alberta.

Compensation is also payable for injury to health from certain specified occupational diseases : anthrax, poisoning by lead, mercury, phosphorus and arsenic, conjunctivitis and retinitis due to oxy-acetylene welding, and occupational dermatitis.

(*a*) *Benefits in kind.*

Medical treatment provided under same conditions as in British Columbia; except that no contribution is demanded on the part of the workmen. The Board provides vocational training and may review pension having regard to earning capacity in new occupation.

(*b*) *Cash Benefits.*

(i) *In case of temporary incapacity:* Waiting period: 3 days. Compensation amounts to 66⅔ per cent. of the basic wage for duration of incapacity. Minimum weekly allowance, $12·50. The definition of basic wage is the same as in British Columbia.

(ii) *In case of permanent incapacity:* Same as in Alberta but minimum weekly pension for total incapacity, $15.

For the purpose of calculating compensation, no account is taken of excess of earnings over $2,000 a year.

(iii) *In case of death:* To widow or invalid husband, $40 a month; for first child, $12, for the second, $10, for the third, $9 and for other children, $8. For each orphan under 16, monthly payment of $15. Pensions to other dependants, to be fixed by Board.

Burial expenses not exceeding $150.

6.—Statistics.

Total pay-roll insured in 1930: $81,172,145.

INCOME AND EXPENDITURE OF ACCIDENT FUND FOR 1930

(in dollars)

INCOME		EXPENDITURE	
Contribution of employers...	1,355,492	Pensions	302,733
Contribution of Dominion Government	7,552	Other compensation ...	369,872
Income from investments ...	165,682	Medical treatment, etc. ...	239,336
Cash in hand at beginning of year	289,094	Investments for pension reserve	299,537
Other income	7,127	To equalisation fund ...	100,000
		Cost of administration ...	83,984
		Cash in hand at end of year	429,485
Total	1,824,947	Total	1,824,947

BALANCE SHEET OF ACCIDENT FUND AT 31 DECEMBER 1930

(in dollars)

ASSETS		LIABILITIES	
Investments	2,432,180	Capitalised pension value ...	2,219,175
Cash in banks	429,485	Capitalised value of other claims	560,307
Due from Dominion Government	5,737	Equalisation fund	100,000
Due from employers ...	9,875		
Other assets	2,205		
Total	2,879,482	Total	2,879,482

E.—NEW BRUNSWICK

1.—Legal Basis.

Workmen's Compensation Act of 1918, re-enacted with amendments 21 April 1927, being chapter 157 of the Revised Statutes, 1927.

2.—Scope.

Part I of the Act applies to all workers in the principal industries except casual workers, home workers, travelling salesmen, clerical workers in non-hazardous employment and members of the family of

the employer residing with him. Theatres and places of public amusement, public utilities, railways, tramways, telegraph, telephone, hospitals and hotels are included.

Policemen and firemen are excluded from Part I.

Part II applies to industries not covered by Part I. Workers covered by Part II may secure damages where the employers' liability can be proved.

Agricultural workers and domestic servants are excluded from both parts.

3.—Administration.

Competence of Compensation Board and Accident Fund as in British Columbia, but appeal may be made to the Supreme Court by permission of a judge of this court.

The Board may make compulsory upon all employers in an industry the regulations of the accident prevention association of that industry.

4.—Financial Resources.

As in British Columbia, but no contribution by workmen for medical treatment.

5.—Benefits.

Compensation is paid for injury or death by accident arising out of and in the course of employment, except where the accident is attributable wholly or mainly to the serious and wilful misconduct or intoxication of the workman.

Compensation is also payable for injury to health from certain specified occupational diseases: anthrax, poisoning by lead, mercury, phosphorus, arsenic, sulphur and carbonic acid gas, ankylostomiasis, infection from handling sugar, and compressed air illness.

(*a*) *Benefits in kind.*

Medical treatment provided under same conditions as in British Columbia.

(*b*) *Cash benefits.*

(i) *In case of temporary incapacity:* Waiting period: 7 days. Compensation amounts to 55 per cent. of basic wage (defined as in British Columbia), which, for purposes of compensation, are deemed not to exceed $125 a month.

(ii) *In case of permanent incapacity:* Same as Alberta, except that compensation is fixed at 55 per cent. of basic wage. Minimum $6 a week, maximum 55 per cent. of $125 a month.

For the purposes of calculating compensation, no account is taken of excess of earnings over $1,500 a year.

(iii) *In case of death:* To widow or invalid husband, $30 a month; for each child, $7·50. For each orphan until 16, if a boy, until 18, if a girl, $15. Pensions to other dependants to be fixed by Board. Total of pensions may not exceed 55 per cent. of average earnings of deceased.

Burial expenses not exceeding $100.

6.—Statistics.

INCOME AND EXPENDITURE OF ACCIDENT FUND FOR 1930

(in dollars)

INCOME		EXPENDITURE	
Contributions of employers	652,471	Compensation, including pensions	416,632
Interest	33,931	Medical treatment, etc.	131,894
		Cost of administration	49,954
Total	686,402	Total	598,480

BALANCE SHEET OF ACCIDENT FUND AT 3 DECEMBER 1930

(in dollars)

ASSETS		LIABILITIES	
Cash	13,748	Compensation for outstanding claims	155,689
Investments	1,296,492	Balance at credit of employers	4,253
Interest	22,382	Pension reserves	1,330,681
Due from employers	27,001		
Estimated adjustments	131,000		
Total	1,490,623	Total	1,490,623

F.—NOVA SCOTIA

1.—Legal Basis.

Workmen's Compensation Act, Revised Statutes, 1923, c. 129; amended 1928, c. 42; 1929, c. 44; 1930, c. 39.

2.—Scope.

As in New Brunswick.

3.—Administration.

Competence of Compensation Board and Accident Fund as in British Columbia.

The Board may make compulsory upon all employers in an industry the regulations of the accident prevention association of that industry.

4.—Financial Resources.

As in British Columbia, but no contribution of workmen towards medical treatment.

5.—Benefits.

Same accident risks covered as in Alberta.

Compensation is also payable for injury to health from certain specified occupational diseases: anthrax; poisoning by lead, mercury, phosphorus and arsenic, miner's beat hand, elbow and knee, ankylostomiasis and frostbite.

(*a*) *Benefits in kind.*

Medical treatment provided under same conditions as in British Columbia, but entirely at expense of employers.

The Board is allowed $20,000 a year for vocational re-education.

(*b*) *Cash benefits.*

(i) *In case of temporary incapacity:* Waiting period: 6 days. If incapacity lasts 7 days, it is compensated from first day. Compensation amounts to 60 per cent. of basic wage (defined as in British Columbia).

(ii) *In case of permanent incapacity:* Same as in Alberta except that compensation is fixed at 60 per cent. of basic wage.

Upper limit of earnings for computing compensation is $1,200.

(iii) *In case of death:* As in New Brunswick, but total of pensions not to exceed 60 per cent. of basic wage of deceased.

Fishermen are deprived of the right to medical treatment, vocational re-education and funeral expenses, and a maximum liability of $50,000 in respect of any one accident to the crew of a fishing vessel is prescribed.

6.—Statistics.

INCOME AND EXPENDITURE OF ACCIDENT FUND FOR 1930

(in dollars)

INCOME		EXPENDITURE	
Employers' contributions ...	1,193,067	Compensation paid[1] ...	305,862
Less estimated adjustments	*140,400*	Estimated outstanding ...	926,926
Income from investments	202,208		1,232,788
Other income	6,369	Reserve for pensions on account of accidents in 1930	231,059
		Medical aid (actual and estimated necessary to complete claims) ...	122,441
		Cost of administration ...	88,879
		Other expenses	9,361
Total	1,261,244	Total	1,684,528

[1] Compensation for accidents causing temporary and permanent disability.

BALANCE SHEET OF ACCIDENT FUND AT 31 DECEMBER 1930

(in dollars)

ASSETS		LIABILITIES	
Cash	34,092	Compensation for outstanding claims	1,924,580
Interest	117,004	Pensions	5,113,917
Investments	7,599,098	Disaster reserve	667,539
Accounts receivable ...	56,871	Contingent fund	241,365
Provincial Highways Department	829	Special account (profit on exchange of bonds) ...	154,674
	7,807,894	Dominion Govt. deposit[1] ...	4,166
Deficit in fishing class ...	380,583	Nova Scotia Liquor Commission deposit[1]	659
	8,188,477	Accounts payable	1,925
Deficit in other classes at 30 December 1930 ...	95,533	Amount to employers' credit	34,785
		Estimated decrease on adjustments of assessments	140,400
	8,284,010		8,284,010

[1] For payment of compensation to employees of these bodies.

G.—Ontario

1.—Legal Basis.

Revised Statutes, 1927, c. 179, as amended 1928, c. 26; 1931, c. 37; 1932, c. 21.

2.—Scope.

Part I of the Act applies to workers, other than home workers and casual workers, in the principal industries and classes of employment except agriculture and domestic service. This part is divided into two groups:

Insurance is compulsory for industries enumerated in Schedule I and the employers are liable to contribute to the Accident Fund. The list specifies various kinds of employments in mines, quarries, lumbering industry, metal works, chemical works, manufacture of foodstuffs, the leather, tobacco and clothing industries, construction, theatres, moving pictures, etc.

The industries enumerated in Schedule II are liable only to the provisions on compensation. The employers are not liable to contribute to the Fund. The industries in question are those in which the undertakings are considered sufficiently important to be able to cover their own risks. They include municipal service, public utilities, railways, tramways, telegraph, telephone, navigation companies, etc.

Part II applies to other industries in which workers may sue for damage.

No provision is made for agricultural workers and domestic servants.

3.—Administration.

Compensation Board and Accident Fund as in British Columbia. Regulations for the prevention of accidents as in New Brunswick.

4.—Financial Resources.

As in British Columbia.

5.—Benefits.

Same accident risks covered as in Alberta.

Compensation is also payable for injury to health from certain specified occupational diseases: anthrax, poisoning by lead, mercury, phosphorus, arsenic and chrome, pneumoconiosis, silicosis, miner's phthisis, stoneworker's phthisis, ankylostomiasis and compressed air illness.

(*a*) *Benefits in kind.*

Medical treatment provided as in British Columbia. Employers of Schedule II are individually liable for medical treatment. An allowance is made for vocational education.

(*b*) *Cash Benefits.*

(i) *In case of temporary incapacity:* Waiting period: 7 days, but payment from day of accident if incapacity lasts longer. Compens-

ation amounts to 66⅔ per cent. of basic wage. Minimum $12·50 a week. The basic wage is the actual average earnings during the 12 months preceding the accident if the injured person has been in the service of the same employer during that period; otherwise the average earnings during service.

(ii) *In case of permanent incapacity:* In case of total incapacity, 66⅔ per cent. of basic wage. In case of partial incapacity, 66⅔ per cent. of the difference in mean wages before and after the accident. Minimum $12·50 a week. Upper limit of earnings for computing compensation is $2,000 a year.

(iii) *In case of death:* To widow $40 a month; to each child $10 a month up to 16 years. For each child who is orphan $15. Other dependants at discretion of Board. Maximum benefit of dependants 66⅔ per cent. of basic wage, not more than $2,000 a year to be amount of earnings on which calculation is based. This limit applies to all compensation.

Funeral allowance $125.

6.—Statistics.

Total pay-roll insured in 1930: $485,262,000.

The pay-roll of workmen under Schedule II (not insured) amounts probably to one-third of the above.

INCOME AND EXPENDITURE OF ACCIDENT FUND (SCHEDULE I) FOR 1930

(in dollars)

INCOME		EXPENDITURE	
Cash in banks at beginning of year	1,041	Overdraft in bank 1 Jan.	260,903
Employers' contribution	7,780,228	Pensions paid	1,685,208
Interest on investments	1,137,878	Other compensation paid	2,981,113
Returned from investments	1,139,786	Medical treatment, etc.	1,327,043
From Schedule II for administration	46,811	Rehabilitation paid	4,398
Silicosis account	223	Silicosis paid	103,689
Special statistical services	7,630	Mine rescue work	24,973
		Paid to safety associations	146,929
		Cost of administration	354,630
		Investments	3,026,250
		Cash in banks at end of year	197,493
		Other expenses	968
Total	10,113,597	Total	10,113,597

INCOME AND EXPENDITURE OF ACCIDENT FUND (SCHEDULE II) FOR 1930

(in dollars)

INCOME		EXPENDITURE	
Cash in banks	81,337	To claimants out of deposits	336,143
From employers	991,091	Deposits returned	27,972
Interest	194,112	Compensation	768,746
Decrease of investments	1,411	Medical treatment	34,342
		Investments	7,365
		Cash in bank	93,383
Total	1,267,951	Total	1,267,951

BALANCE SHEET OF SCHEDULE I FUND AT 31 DECEMBER 1930

(in dollars)

ASSETS		LIABILITIES	
Cash in banks	197,493	Pension liability	18,463,332
Short date deposits	1,000,000	Other deferred compensation	114,368
Investments	21,676,767	Outstanding compensation	2,258,263
Accrued interest	255,041	Outstanding medical aid	562,430
Due from Schedule II for administration	25,559	Excess of assets	2,040,838
Due from Dominion for administration	17,826		
Due from Province for administration	5,110		
Due from employers	240,146		
Due from employers for silicosis	21,289		
Total	23,439,231	Total	23,439,231

BALANCE SHEET OF SCHEDULE II FUND AT 31 DECEMBER 1930

(in dollars)

ASSETS		LIABILITIES.	
Cash in banks	93,383	Employers' deposits	3,605,347
Investments	3,540,941	Claimants' money held by Board	28,977
Accrued interest	34,725	Accrued interest	34,725
Total	3,669,049	Total	3,669,049

H.—QUEBEC

1.—Legal Basis.

Workmen's Compensation Act of 22 March 1928. A new Workmen's Compensation Act, similar to that of Ontario, was enacted in 1931 (c. 100). Accidents occurring prior to 1 September 1931 are compensated under the 1928 Act.

2.—Scope.

The Act covers workmen, employees and apprentices in building and demolishing work; factories and workshops; stone, wood or coal yards; lumbering and floating of timber; transportation; gas and electricity works; building, repairing and maintenance of public roads, railways, tramways, bridges, telephones, telegraphs, wharves, lifts, sewers, etc., mines and quarries; enterprises in which explosives are manufactured, used or kept, or in which machinery, moved by power other than that of men or of animals, is used, but only if accident is caused by such explosives or machinery; commercial establishments in so far as accident is caused by lifts or other machinery.

An employer of less than seven workmen is not subject to the Act, but may elect to place himself under its provisions.

Employers in industries to which the Act does not apply may place themselves under its provisions subject to agreement with their workmen.

Agriculture, domestic service and navigation by sail are excluded.

Industries not specified are covered by the common law only.

3.—Administration.

The Workmen's Compensation Commission is the only authority to interpret and carry out the Workmen's Compensation Act. It has exclusive jurisdiction without appeal in all matters connected with the awarding of compensation.

Insurance is obligatory in the specified industries. The choice of insurer is free and may be an approved fixed-premium company or a mutual insurance company.

The Commission may grant an employer right to carry his own risk, provided sufficient security is given.

4.—Financial Resources.

The cost of insurance is at the charge of the employer. The expenses of the Commission are paid by the provincial government.

5.—Benefits.

Compensation is paid for accidents happening by reason of or in the course of work.

(*a*) *Benefits in kind.*

Free medical, surgical and hospital treatment and supply for 12 months of necessary appliances. The Commission is authorised to promote vocational education.

(*b*) *Cash benefits.*

(i) *In case of temporary incapacity:* Waiting period: 7 days, but compensation paid from first day if incapacity lasts more than 6 weeks. Compensation in case of total incapacity amounts to 66⅔ per cent. of daily earnings at time of accident. Maximum $20 a week, minimum $6 a week or full wages if less.

(ii) *In case of permanent incapacity:* Compensation for total incapacity is 66⅔ per cent. of actual or presumed earnings during previous 12 months. Maximum and minimum as for temporary incapacity. Maximum capital liability in case of total permanent incapacity is $10,000.

Compensation for permanent partial incapacity is 66⅔ per cent. of earnings for four weeks for each 1 per cent. of incapacity. In case of mutilation, a schedule of degrees of incapacity is used. The capital liability for permanent partial incapacity is limited to $5,000.

(iii) *In case of death:* To the widow 30 per cent. of earnings of deceased and 10 per cent. for each child under 16. Orphans receive 20 per cent. each. Maximum total of pensions 60 per cent. of earnings. In the absence of widow or children, other dependants receive 10 per cent. each; maximum in all for such dependants 30 per cent. of earnings. Maximum capital liability is limited to $6,000.

In computation of pensions in case of death, no account is taken of earnings over $1,560 a year.

Actual funeral expenses not exceeding $125.

6.—Statistics.

SUMMARY FOR 1930

Accidents compensated	19,850
Compensation paid	$3,792,346
Expenses of Commission	$129,871

Note.—Detailed statistics are not available, as the 1928 Act provided for insurance with private insurance companies.

I.—SASKATCHEWAN

1.—Legal Basis.

Workmen's Compensation Act of 2 February 1929, amended by chapters 252 and 253 of statutes of 1930. Brought fully into force on 1 July 1930.

2.—Scope.

The Act covers the principal industries specified in a list of 54 groups. Railwaymen on train service, at their own request, are left to be protected by the former law of 1911, which allows the choice of workmen's compensation or damages at common law.

Exclusions : Agriculture, domestic servants, casual workers, home workers.

Injury due to injured workman's serious and wilful misconduct is not compensable unless it results in death or serious disablement.

3.—Administration.

Insurance with provincial Accident Fund is compulsory. The Accident Fund is administered by the Workmen's Compensation Board. The Board is empowered to determine the measures to be adopted for the prevention of accidents. It has exclusive and final jurisdiction in all matters arising under the Act.

4.—Financial Resources.

The cost of insurance and medical treatment is at the charge of the employer.

5.—Benefits.

Same accident risks covered as in Alberta.

Compensation is also payable for injury to health from certain specified occupational diseases : anthrax, poisoning by lead, mercury, phosphorus, arsenic and benzol, pneumoconiosis, silicosis, miner's phthisis, stoneworker's phthisis; ankylostomiasis and compressed air illness.

(*a*) *Benefits in kind.*

Free medical, surgical and hospital treatment and supply for 12 months of necessary appliances. Medical treatment is as a rule furnished by the Board. Exception is made in cases where the employer institutes medical service which is as favourable to the workman as that provided under the Act. In this case, the employer is entitled to a reduction in his insurance premium.

The Board is empowered to take the necessary measures for vocational re-education.

(*b*) *Cash benefits.*

(i) *In case of temporary incapacity:* Waiting period, 7 days. Compensation amounts to 66⅔ per cent. of basic wage, defined as in British Columbia. Minimum $12·50 or full wages.

(ii) *In case of permanent incapacity:* Compensation for total incapacity is 66⅔ per cent. of the basic wage. Minimum $12·50 or full wages.

The pension for permanent partial incapacity is equal to 66⅔ per cent. of the reduction in earnings.

Maximum basic wage for computation of compensation $2,000 a year ($3,000 from 1931).

(iii) *In case of death:* To the widow $40 a month, and $10 a month for each child under 16. Each orphan under 16 receives $15 a month. The widow further receives a lump sum of $100. In case of remarriage, she receives a lump sum equal to two years' pension. Maximum of all pensions 66⅔ per cent. of earnings.

Funeral expenses are paid up to $125.

6.—Statistics.

INCOME AND EXPENDITURE OF ACCIDENT FUND FOR 1931

(in dollars)

INCOME		EXPENDITURE	
Employers' contributions ...	585,060	Compensation paid other than pensions	132,955
Income from investments ...	32,464	Compensation estimated outstanding	125,113
		Pensions reserve on account of accidents in 1931 ...	77,968
		Medical aid paid	64,605
		Medical aid estimated outstanding	62,268
		Disaster reserve	5,140
		Cost of administration ...	50,929
Total	617,524	Total	518,978

BALANCE SHEET OF ACCIDENT FUND AT 31 DECEMBER 1931

(in dollars)

ASSETS		LIABILITIES	
Cash	163,771	Compensation deferred ...	450
Investments	497,761	Pension liability	171,528
Interest	8,717	Assessments overpaid ...	7,878
Advances to auditors ...	100	Compensation outstanding	125,113
		Medical aid	62,268
		Disaster reserve	10,279
		To credit of employers ...	292,833
Total	670,349	Total	670,349

J.—Yukon Territory

1.—Legal Basis.

Workmen's Compensation Ordinance of 24 April 1917.

2.—Scope.

The Ordinance applies to any enterprise of industry, trade or commerce where not less than 5 workers are employed, including public employment.

Agriculture, fishing, domestic service, casual workers and home workers are excluded.

3.—Administration.

Insurance is not obligatory, the employer being individually liable for compensation. Disputes are settled by a judge of the territorial court.

4.—Benefits.

Compensation is paid for injury or death by accident arising out of and in the course of employment, except where the accident is attributable solely to the serious and wilful misconduct or intoxication of the workman.

(*a*) *Benefits in kind.*

Medical treatment is not provided.

(*b*) *Cash benefits.*

(i) *In case of temporary incapacity.*—Waiting period: 14 days. Where compensation is payable it runs from the first day. Compensation amounts to 50 per cent. of wages during incapacity.

(ii) *In case of permanent total incapacity,* $3,000. In case of permanent partial incapacity a proportionate amount.

(iii) *In case of death,* the dependants are entitled to receive $2,500. The employer is liable for funeral expenses, medical treatment, care and maintenance to an amount not exceeding $500.

5.—Statistics.

Cases under the ordinance are very few, as most of the mining is carried out by prospectors and not by employed persons. No statistics available.

THIRD PART

SOCIAL ASSISTANCE

I.—Non-Contributory Old-Age Pensions

1.—Legal Basis.

Old-Age Pensions Act of 31 March 1927, being chapter 156 of the Revised Statutes of Canada of 1927, amended by chapter 40, Statutes of 1931.

Alberta Old-Age Pensions Act of 20 March 1929, in force 1 August 1929.

British Columbia Old-Age Pensions Act of 7 March 1927, in force 1 September 1927.

Manitoba Old-Age Pensions Act of 16 March 1928, in force 1 September 1928, amended 1929 and 1930.

Ontario Old-Age Pensions Act of 28 March 1929, in force 1 November 1929, amended 1930.

Saskatchewan Old-Age Pensions Act of 7 March 1928, in force 1 May 1928, amended 1929.

North-West Territories, Order in Council of 25 January 1929, in force same date.

2.—Beneficiaries.

The Dominion Government subsidises the old-age pension systems of the provinces, provided the conditions specified in the provincial Acts conform to the Dominion Act. The provincial schemes must be approved by the Governor and no change may be made without his consent.

The schemes must provide for the payment of a pension to every person who:

(*a*) is a British subject, or, being a widow, was such before her marriage;
(*b*) has attained the age of 70 years;
(*c*) has resided in Canada during the last 20 years;
(*d*) has resided in the province during the last 5 years;
(*e*) is not an Indian as defined by the Indian Act;
(*f*) has not an income of $365 a year or more;
(*g*) has not made any transfer of property for the purpose of qualifying for the pension.

The receipt of a pension shall not disqualify from voting at any provincial or municipal election.

The pension is suspended if the pensioner transfers his residence to some place out of Canada.

Agreements with the Dominion Government on basis of the Old-Age Pension Act of 1927 had been made and were effective in 1930 by the provinces of Alberta, British Columbia, Manitoba, Ontario and Saskatchewan. The Act was in force also in the North-West Territories.

Old-age pension Acts were passed in New Brunswick in 1930 and in Nova Scotia and Prince Edward Island in 1931, but are not yet in force.

3.—Administration.

The Act is administered in Alberta by the Workmen's Compensation Board and the Board of Review; in British Columbia and Manitoba by the Workmen's Compensation Board; in Ontario by a Commission and local boards appointed by the municipal councils; in Saskatchewan by the Commissioners of Old-Age Pensions; in the North-West Territories by the Dominion Department of Labour.

4.—Financial Resources.

The Dominion Government pays one-half (after the 1931 amendment 75 per cent.) of the net sum paid for old-age pensions by any province which has entered into agreement with it under this Act.

The pension burden is distributed among the provinces where the pensioner has resided during the 20 years immediately preceding the grant of the pension. The pension is reduced where a pensioner has resided part of these 20 years in a province with which no agreement is in force.

In Alberta, the municipalities concerned pay to the province 10 per cent. of the total pension amount. In Manitoba, the municipalities pay one-half of the provincial contribution. In Ontario, municipalities of 10,000 inhabitants and over pay in the province 20 per cent. of the whole pension amount. No municipal contribution is levied in British Columbia and Saskatchewan.

5.—Benefits.

Maximum pension payable $240 a year, subject to reduction by amount of pensioner's annual income in excess of $125.

6.—Statistics.

OLD-AGE PENSIONS PAID IN 1930

Provinces	Number of pensioners 31 December	Total amount of pensions paid	Of which by Dominion Government
		$	$
Alberta	3,019	640,727	320,364
British Columbia	5,337	1,161,683	580,841
Manitoba	5,737	1,305,624	652,812
Ontario	35,809	7,033,612	3,516,806
Saskatchewan...	5,508	1,172,085	586,042
North-West Territories	6	1,094	1,094
Total	55,416	11,314,825	5,657,959

Note.—The Old-Age Pension Acts are administered by Dominion and Provincial Authorities, which are also charged with the administration of other statutes, and the cost of administration of the former is not reported separately.

II.—Mothers' Allowances

1.—Legal Basis.

No Dominion legislation. Acts were in operation in 1930 in Alberta, British Columbia, Manitoba, Ontario and Saskatchewan. Acts were passed in 1930 by the Nova Scotia and New Brunswick Legislatures. The Nova Scotia Act came into force on 1 May 1930 and allowances were payable from 1 October 1930. The New Brunswick Act was not yet in force.

Alberta Act of 1919, amended 1923, 1926, 1927 and 1930.

British Columbia Act of 1920, codified 1924, amended 1931.

Manitoba Act of 1916, codified 1924, amended 1925, 1926, 1927, 1928, 1929, 1930.

Ontario Act of 1920, codified 1927, amended 1928, 1929, 1930.

Saskatchewan Act of 1917, codified 1930, amended 1931.

2.—Beneficiaries.

The following qualifying conditions are stipulated by the Acts:

(*a*) *Loss of husband's support.*

(i) Widowhood qualifies in all provinces.

(ii) Incapacity of husband qualifies in British Columbia, if total and likely to last for at least one year; in Manitoba and Ontario, if total and permanent; in Saskatchewan if due to an incurable disease. Tuberculosis is counted as a cause of total incapacity in these provinces if husband is actually confined in sanatorium. Insanity of husband, provided he is confined in an insane asylum, qualifies wife in all provinces except Nova Scotia.

(iii) Desertion by husband for 2 years qualifies wife in British Columbia, desertion for 5 years in Ontario.

(iv) Wife of incarcerated husband is admitted in British Columbia (if sentenced for at least 2 years) and in Saskatchewan (if sentenced for at least 6 months).

(v) Divorced wives are admitted in British Columbia if divorce granted on grounds of desertion or adultery by husband.

(vi) Unmarried mothers are admitted only in British Columbia under the general clause which empowers the Board to grant allowance to any other person whose case is a proper one for assistance.

(vii) In all provinces the mother must be a fit and proper person to exercise custody and control over her children.

(viii) Foster-mothers are admitted on certain conditions.

(ix) Children both of whose parents are dead or totally and permanently incapacitated are admitted in Manitoba.

(*b*) *Dependent children.*

(i) In Alberta, Manitoba, New Brunswick, Nova Scotia and Ontario, the mother must have at least two children. In Manitoba, New Brunswick, Nova Scotia and Ontario allowance is nevertheless paid to the mother of one child if she is incapacitated, or if she has another child over 16 who is incapacitated at home. In British Columbia and Saskatchewan it is sufficient if the mother has one child.

(ii) The age limit of children for purposes of allowance is 16 years in British Columbia, Ontario, Saskatchewan, New Brunswick and Nova Scotia and for girls in Alberta; 15 years in Manitoba and for boys in Alberta.

(iii) Indian children, being considered as wards of the Dominion, are not admitted except in Ontario.

(*c*) *Citizenship.*

Mother must be a British subject in British Columbia and Nova Scotia, wife of a British subject in Manitoba and Ontario. No requirements in Alberta and Saskatchewan.

(*d*) *Residence.*

In Alberta mother must have been resident at time of enactment of law, or at the time of death or admission to insane asylum of husband.

In British Columbia mother must have been resident of province at least 18 months prior to application, and husband must have been domiciled in province at time of incapacitation.

Manitoba and Ontario require mother to have been a resident of the province at least 2 years prior to death, incapacitation, etc., of husband. Nova Scotia imposes same condition but for 3 years.

Saskatchewan requires 2 years' residence in Canada and one year in province prior to application, and residence in province at the time of death, incapacitation, etc., of husband.

(*e*) *Property limit.*

(i) In cash, from $200 to $500 according to province.

(ii) Other property: British Columbia $1,500, Manitoba $2,000, Ontario $1,500 to $4,000, according to size of township.

(*f*) *Income by work.*

Mother and children are expected to add to income, provided children's welfare is not endangered thereby. Part of earnings is deducted from allowance according to various schedules.

3.—Administration.

In Alberta, the Superintendent of Dependent and Delinquent Children. In British Columbia, the Workmen's Compensation Board. In Manitoba and Nova Scotia, the Director of Child Welfare. In Ontario, the Mother's Allowance Commission. In Saskatchewan, the Commissioner of Child Protection.

Special staffs of home visitors exist in the various provinces.

4.—Financial Resources.

The cost of the allowances is carried entirely by the provincial treasury in British Columbia, New Brunswick, Nova Scotia and Saskatchewan. One-half provincial and one-half municipal revenue in Alberta, Manitoba and Ontario.

5.—Benefits.

In Alberta, maximum per month $37·50 to mother, $10 to first child (if over 10 years, otherwise $7·50), $7·50 to second child, $5 to each additional child.

In British Columbia, maximum per month $42·50 to mother and first child, $7·50 for each additional child.

In towns of Manitoba special budget with specified amounts for food, clothing, rent, fuel, etc. The allowance of a mother with three

children is thus from $69 to $74 a month. In rural districts, amount fixed by the Director.

In Nova Scotia, maximum $60 a month.

In Ontario, maximum for mother with 2 children $40 a month in a city, $35 in smaller towns, $30 in rural districts; $5 for each additional child. Maximum in all cases $80.

In Saskatchewan, maximum for any family $30 a month.

6.—Statistics.

WORKING OF MOTHERS' ALLOWANCES ACTS

Province	Year ended	Number assisted during year		Benefits paid	Cost of administration
		Families	Children		
				$	$
Alberta	Dec. 1929	1,266	—	374,377	—
British Columbia ...	Sept. 1930	1,475	3,883	785,036	18,476
Manitoba	Apr. 1931	1,042	3,326	465,739	—
Nova Scotia	Sept. 1931	1,030	3,179	311,000	—
Ontario	Oct. 1930	6,712	19,620	2,394,088	84,117
Saskatchewan... ...	Apr. 1931	1,633	494	544,250	—

III.—Institutional Assistance for Sick and Destitute

Under the British North America Act legislative powers are divided between the Dominion Parliament and the Provincial Legislatures. Among the subjects in relation to which legislation may be enacted by the provincial legislatures are the establishment and maintenance of "hospitals, asylums, charities and eleemosynary institutions," the establishment and maintenance of prisons and reformatories, and municipal institutions in the province.

In turn, the provincial legislatures have given to municipal authorities the responsibility for the establishment and maintenance of hospitals, houses of refuge for the aged or destitute and the care of dependent and neglected children. Asylums for the insane are maintained directly by the provincial authorities, and provincial grants are made to hospitals of different kinds which are maintained by municipalities.

Under the authority of the Children's Protection Acts of the different provinces, neglected, dependent and delinquent children may be taken in charge by the local Children's Aid Societies, of which there are 86 in Canada. Most of these societies maintain children's shelters where children are kept temporarily. Orphanages are maintained by private philanthropic societies.

In all cases where provincial funds are granted to assist in defraying the cost of the upkeep of hospitals and other charitable institutions, such places are required to be open to provincial inspection.

NUMBER OF PUBLIC HEALTH AND BENEVOLENT INSTITUTIONS IN CANADA, 1 JUNE 1931

—	P.E.I.	N.S.	N.B.	Que.	Ont.	Man.	Sask.	Alta.	B.C.	Yukon & N.W.T.	Total
Hospitals :											
General public ...	3	24	16	52	111	29	63	76	71	8	453
Maternity	—	—	1	7	7	—	18	21	8	—	62
Tuberculosis	1	3	2	7	11	1	3	1	1	—	30
Others	—	10	8	55	89	13	35	37	30	—	277
Mental institutions ...	1	16	1	8	19	4	2	3	5	—	59
Benevolent institutions :											
Refuges for adults ...	1	8	7	19	63	2	—	—	5	—	105
Refuges for adults and children	—	5	10	39	13	3	—	1	3	—	74
Orphanages	2	9	6	39	28	13	5	3	9	—	114
Institutions for blind and deaf mutes ...	—	2	—	5	2	1	—	—	1	—	11
Inmates of refuges for adults	62	436	605	3,355	4,864	381	—	40	368	—	10,111
Children in refuges and orphanages ...	125	661	711	9,150	2,479	966	222	460	589	—	15,363
Inmates of institutions for blind and deaf-mutes	—	284	—	708	441	175	—	—	79	—	1,687

IV.—Shipowners' Liability towards Sick and Injured Seamen

1.—Legal Basis.

The Canada Shipping Act with Amendments. Provincial Workmen's Compensation Acts.

2.—Scope.

The provisions of the Act relate to " Canadian foreign-going ships," which means ships registered in the Maritime Provinces. The Act does not apply to ships not propelled by steam and not exceeding 10 tons burden or not having a whole or fixed deck, whatever their burden, as well as vessels propelled by oars. The Act applies to every person, except a pilot, employed or engaged in any capacity on board a ship.

3.—Benefits.

If a master, seaman or apprentice receives any injury in the service of the ship, the shipowner is liable for wages, maintenance and medical treatment while he is on board. If the patient, having been shipped in the United Kingdom, is disembarked elsewhere, or, having been shipped in Canada or some other British possession, is disembarked elsewhere than in Canada, the shipowner is also liable for the expenses of repatriation, besides maintenance and medical treatment until repatriation. Wages and maintenance are due during incapacity, if the seaman is disembarked in Canada, unless otherwise agreed. This is not the case if he is disembarked elsewhere than in Canada.

A seaman is entitled to wages during incapacity while on board even if the accident does not occur in course of service, provided it is not due to his wilful act or default. In the latter case, the seaman is entitled only to the maintenance and medical treatment while on board but not to wages.

The Dominion Government appropriates funds to pay for the subsistence and transport back to Canada of seamen who have been domiciled in Canada for 12 months and who have been found in distress in any place out of Canada.

In case of illness, the liabilities of the shipowner are the same as in the case of injury otherwise than in the service of the ship. In case of quarantine, however, the shipowner must also pay wages while the seaman is away from the ship and provide the necessary treatment.

The shipowner is liable for burial expenses in case of death due to injury in the service of the ship but not otherwise.

CZECHOSLOVAKIA

SUMMARY

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FIRST PART

STATISTICS OF POPULATION

CENSUS OF 1 DECEMBER 1930. TOTAL POPULATION: 14,729,536. CLASSIFICATION OF THE OCCUPIED POPULATION BY OCCUPATIONAL GROUPS AND INDUSTRIAL STATUS

Occupational groups	Independent persons[1]	Independent persons (non-owners)	Salaried employees	Manual workers	Apprentices	Labourers[2]	Members of families helping head of household	Total
Agriculture, forestry, fishing...	879,406	7,591	12,846	498,702	2,805	271,514	1,001,769	2,674,633
Mines and quarries	55	4	9,858	126,568	162	6,160	67	142,874
Industry	323,852	2,083	108,473	1,669,482	197,193	104,689	23,216	2,428,988
Commerce and banking ...	202,171	7,213	83,775	188,262	30,291	3,732	43,683	559,127
Transport	15,675	89	57,915	210,613	258	4,823	779	290,152
Public administration ...	—	7	60,913	53,702	—	950	66	115,638
Liberal professions	28,987	114	132,463	57,473	1,514	358	656	221,565
Armed forces	—	—	9,517	154,204	325	—	2	164,048
Independent domestic service	—	—	115	78,300	—	—	95	78,510
Domestic service (in households) or unemployed domestic servants	—	—	—	210,955	—	—	—	210,955
Other occupations and occupations not stated	90	—	—	42,363	—	57,317	19	99,789
Occupied population[3] ...	1,450,236	17,101	475,875	3,290,624	232,548	449,543	1,070,352	6,986,279

[1] "Independent persons" include employers and persons working on their own account who are themselves the owner of the undertaking; if they are tenants or tenant-farmers, they are classified under "independent persons (non-owners)."

[2] Unskilled workers.

[3] Excluding persons of independent means, pensioners, retired persons, housewives, students and pupils, beggars, gipsies, etc., prostitutes, prisoners, etc., persons receiving assistance and sick persons. Unemployed persons are included in their occupational group.

SECOND PART

SOCIAL INSURANCE

I.—Workmen's Compensation

A.—Workmen's Compensation in Bohemia, Moravia and Silesia

1.—Legal Basis.

Compulsory insurance against industrial accidents in Bohemia, Moravia and Silesia and in the district of Hultschin is governed by the old Austrian Act of 28 December 1887 (Collection of Laws No. 1, 1888), as amended by the old Austrian Act of 20 July 1894 (No. 168), and by the Acts of 10 April 1919 and 12 August 1921 (Collection of Czechoslovak Laws, No. 207, 1919, and No. 300, 1921).

2.—Scope.

Insurance is compulsory, irrespective of age, sex and nationality, for workers and apprentices employed in :

(*a*) factories, iron works, foundries, mineral mines not worked under concession, workyards, quarries, smelting of ores under concession, and undertakings for the production of mineral wax and asphalt; (*b*) industrial undertakings carrying out building operations and works connected with house-building; (*c*) industrial undertakings manufacturing or using explosive materials; (*d*) industrial agricultural and forestry undertakings, using boilers or machines worked by natural or animal power; (*e*) undertakings engaged in the transport of persons and goods by land, river or sea; (*f*) dredging operations; (*g*) industrial undertakings engaged in the cleaning of streets and buildings, canals and chimneys; (*h*) industrial undertakings for cellarage and storage and wood- and coal-depôts; (*i*) permanent theatrical undertakings; (*j*) industrial undertakings engaged in stone-cutting and metal forging.

The following undertakings are excluded from the scope of insurance :

(*a*) undertakings temporarily employing machinery not forming part of their plant; (*b*) the construction of dwelling houses and agricultural buildings in rural areas, provided that only the builder, the members of his family and other persons living in the same commune, who are themselves not builders by trade, are employed on such work.

3.—Administration.

The insurance scheme is administered by two territorial institutions, one with headquarters at Prague, the other at Brno. The managing committee of each institution is composed of equal numbers of employers' representatives, insured persons' representatives, and persons acquainted with the economic situation of the district and appointed by the Minister of Social Welfare. These institutions are subject to State supervision.

4.—Financial Resources.

The money required to cover the cost of benefits, administrative expenses and the accumulation of a reserve fund is derived from

contributions payable by the employers. The scheme is based on the annual assessment of the capital value of pensions.

The contribution of each employer is fixed according to the coefficient of risk of each class of undertaking and the aggregate wages earned by the insured workers. In assessing contributions, no account is taken of wages in excess of 12,000 Kc. per year per worker.

5.—Benefits.

Insurance covers accidents occurring in the undertaking or establishment, as well as accidents due to the performance of domestic or other work outside the insured occupation when such work is carried out at the employer's orders or on his behalf; insurance also covers accidents occurring to workers between their domicile and place of work, provided that the insured person has not stopped on the way for his own personal affairs or for other reasons having no connection with his work.

(*a*) *Benefits in kind.*

Victims of accidents are entitled to medical treatment and drugs. These benefits are provided by the sickness insurance scheme, the cost being borne by accident insurance as from the fifth week following the accident.

(*b*) *Benefits in case of incapacity.*

1. In case of total incapacity for work, the insured person is entitled to a pension equal to two-thirds of his annual wage. This wage is calculated by multiplying the average daily earnings during the year by 300. No account is taken of any wages in excess of 12,000 Kc. a year; the maximum insurable wage for apprentices varies from a minimum of 2,250 Kc. to a maximum of 5,400 Kc. If the victim of an accident requires the constant help of another person, the pension may be increased by 50 per cent.

2. In case of partial incapacity for work, the pension is fixed at a fraction of the total pension corresponding to the loss of working capacity.

(*c*) *Benefits in case of death.*

Survivors' pensions are paid to the widow, children and other near relatives of the deceased.

1. The pension of the widow (or incapacitated widower) amounts to 20 per cent. of the basic wage of the deceased. In case of remarriage the widow's pension is commuted for a lump sum equal to three times the annual pension.

2. Each child under 15 years left by the deceased is entitled to a pension of 15 per cent. of his wage, and orphans bereft of both parents to a pension of 20 per cent. The pension is payable after 15 years of age to children who, as a result of physical or mental infirmity, are entirely incapable of supporting themselves.

3. The combined pensions of the widow and children may not exceed two-thirds of the annual wages of the deceased.

4. When the combined widow's and orphans' pensions do not reach this maximum, relatives in the ascending line, grandchildren, brothers and sisters who were mainly dependent on the deceased, are entitled to a pension not exceeding 20 per cent. of the basic wage.

5. In addition to the pension, an allowance for funeral expenses not exceeding 900 Kc. is granted on the death of an insured person.

6.—Statistics.

Number of insured persons in 1930 : 1,500,972.

INCOME AND EXPENDITURE FOR 1930

(in Kc.)

INCOME		EXPENDITURE	
Employers' contributions	215,764,772	Cash benefits	150,813,384
Income from capital ...	74,593,880	Benefits in kind	599,801
Miscellaneous	26,186,521	Administrative expenses	28,087,674
		Other expenses, including allocation to reserve fund	116,679,667
		Excess of income... ...	20,364,647
Total	316,545,173	Total	316,545,173

BALANCE SHEET AT 31 DECEMBER 1930

(in Kc.)

ASSETS		LIABILITIES	
Cash at bank	1,767,126	Capital value of pensions in course of acquisition	1,243,901,370
Deposits	81,284,236	Reserve and various funds	198,201,170
Securities	859,701,839	Creditors	106,892,890
Real property and equipment	52,122,538	Surplus (Prague Institution)	21,080,687
Loans	340,543,352		
Outstanding contributions	132,724,730		
Sundry debtors ...	3,712,502		
Transitional account ...	97,503,754		
Deficit (Brno Institution)	716,040		
Total ...	1,570,076,117	Total ...	1,570,076,117

B.—WORKMEN'S COMPENSATION IN SLOVAKIA AND CARPATHIAN RUTHENIA

There are two workmen's compensation schemes in force : a general scheme and a special scheme for agricultural workers.

(a) General Scheme

1.—Legal Basis.

Compulsory insurance is governed by the old Hungarian Act No. XIX of 1907, as amended by the Orders of 23 September 1919 (Collection of Czechoslovak Laws, No. 516) and 14 July 1922 (No. 199).

2.—Scope.

Insurance is compulsory, irrespective of age, sex and nationality for workers and apprentices employed in :

(*a*) mines, factories, salt works, and other industries working up the products of mines, stone and sand quarries, gravel and clay pits, and undertakings, establishments and works where stone or earth is broken up or transformed; (*b*) the construction of roads, bridges, railways, tunnels, water works, dams, canals, harbours, fortifications, and systems for the transmission of water, gas and electric light and power; (*c*) establishments in which inflammable, noxious or poisonous substances, or explosive materials or explosives are produced or handled; (*d*) chemical, physical and pharmaceutical laboratories; (*e*) slaughter-houses, butchers' and pork butchers' establishments and ice-factories; (*f*) railways, whatever the motive power employed, and factories and workshops, and construction or repair maintenance work connected therewith, as well as the postal, telegraph and telephone services; (*g*) inland navigation and the loading of ships; (*h*) dredging undertakings, work in harbours, on waterways, and all floating operations; (*i*) undertakings engaged in the forwarding, handling and storage of goods; (*j*) all establishments subsidiary to agriculture, forestry, stockbreeding and fishing; (*k*) public undertakings and establishments and work for the State, the municipalities and the communes; (*l*) unions, companies, and industrial co-operative societies; (*m*) domestic service; (*n*) all building undertakings and work yards; (*o*) undertakings employing persons detained in reformatories or prisons; (*p*) the driving of motor vehicles.

3.—Administration.

The insurance scheme is administered by the Workers' Insurance Institute at Bratislava. The managing committee of the Institute is composed of 9 employers' representatives and 9 representatives of the insured persons.

4.—Financial Resources.

The financial resources are obtained in the same way as in Bohemia, Moravia and Silesia (*see* A.4).

5.—Benefits.

Insurance covers accidents occurring during the performance of work ordered by the employer or his representative, or in the interests of the undertaking.

With the exception of certain small details, cash benefits and benefits in kind are on the whole similar to those provided for in Bohemia, Moravia and Silesia (*see* A.5). Orphans' pensions are, however, paid up to the age of 16 years.

6.—Statistics.

Number of insured persons in 1930 : 176,414.

INCOME AND EXPENDITURE FOR 1930

(in Kc.)

INCOME		EXPENDITURE	
Employers' contributions	28,531,976	Cash benefits	17,166,002
Income from capital ...	8,695,246	Benefits in kind	122,047
Miscellaneous	6,515,581	Administrative expenses	2,509,499
Excess of expenditure ...	1,412,684	Other expenses including allocation to reserve fund	24,357,939
Total	45,155,487	Total	45,155,487

BALANCE SHEET AT 31 DECEMBER 1930

(in Kc.)

ASSETS		LIABILITIES	
Cash at bank	158,779	Capital value of pensions in course of acquisition	151,418,996
Deposits	26,491,278	Reserve and various funds	14,183,661
Securities	47,457,114	Creditors	13,827,439
Real property and equipment	32,683		
Loans	48,144,803		
Outstanding contributions	44,859,466		
Sundry debtors	2,408,655		
Transitional account ...	8,464,604		
Excess of liabilities ...	1,412,684		
Total	179,430,096	Total	179,430,096

(b) Special Scheme for Agricultural Workers

1.—Legal Basis.

The special scheme for agricultural workers is governed by the old Hungarian Act No. XVI of 1900, as amended by the Hungarian Acts Nos. XIV of 1902, VIII of 1912, XX of 1930, and by the Czechoslovak Orders of 23 August 1919 (Collection of Laws No. 137) and 24 July 1920 (No. 45).

2.—Scope.

The insurance fund for agricultural workers at Bratislava includes foundation members, ordinary members and affiliated members.

Any person who pays a lump sum of at least 500 Kc. is deemed to be a foundation member.

Ordinary members are divided into five groups. Groups I and II comprise all agricultural labourers, farm servants and other classes of agricultural workers who were aged between 14 and 35 years at the time of joining the fund. Group III includes all persons who make provision for the payment of funeral expenses to their family in case of their death, group IV persons who insure for the payment of an allowance at a certain age, and group V all persons, wage earners or others, whose main occupation is agricultural work.

Every agricultural worker may acquire the status of affiliated member by joining the insurance fund for agricultural workers.

All agricultural workers and farm servants, whether using agricultural machinery or not, are liable to compulsory insurance. The employer is deemed to have satisfied the requirements of the Act by registering his workers and servants as affiliated members of the fund.

3.—Administration.

The insurance scheme is administered by the Agricultural Workers' Insurance Fund in Bratislava. The management of the Fund includes the chairman, four members elected by the general meeting, four members elected by the local committees, and four members appointed by the Minister of Agriculture.

The Fund is under State supervision.

A local committee is set up in each commune in which the Fund has at least forty members.

4.—Financial Resources.

Insurance is based on the accumulative system.

The income of the Fund is derived from employers' contributions, contributions from voluntary members, a State subsidy and gifts.

The employer is required to make an annual lump-sum payment of 15 Kc. for each worker and farm servant in his employment.

The annual contributions of ordinary members vary according to group, and amount to 104 Kc. in group I, 52 in group II, 26 in group III, 52 in group IV, and 100 in group V.

The State contribution amounts to 150,000 Kc. a year.

5.—Benefits.

Insurance covers accidents occurring during the performance of work and resulting in incapacity for work or death.

(*a*) *Benefits in case of incapacity.*

1. If the victim of an accident is incapable of earning one-half of the wage of an agricultural worker over a period exceeding one week, he is entitled to a daily allowance of 5 Kc. for a maximum period of ten weeks. If the accident occurs during work, the employer is required to provide the victim with medical treatment and to pay to him a daily allowance of 5 Kc. during a maximum period of ten weeks. Farm servants continue to receive their wages in all cases and are entitled to board and lodging, the obligation of the Fund beginning only from the fifteenth week following the accident.

2. If incapacity for work lasts for more than 60 days, the victim is entitled, as from the beginning of the eleventh week, to a pension equal to 2,400 Kc. a year. When a loss of earning capacity of at least 25 per cent. continues after the first ten weeks following the accident, the victim is entitled to a fraction of the total pension corresponding to his loss of earning capacity.

(*b*) *Benefits in case of death.*

The family of the deceased is entitled to a lump-sum payment of 3,000 Kc. If he leaves more than two children under 14 years of age,

the allowance is increased by 500 Kc. a year for each child up to a maximum of 5,000 Kc.

Members who have been affiliated to the fund for ten years and who, as a result of invalidity (even when not attributable to an occupational accident) are no longer able to earn one-half of the annual wages normally earned by agricultural workers of their locality, are entitled throughout the period of invalidity to a pension of 100 Kc. a year. Members who have reached the age of 65 years and are not in receipt of an invalidity pension are entitled to a lump-sum payment of 500 Kc. On the death of a member who has been affiliated to the fund for at least five years, a lump-sum payment of 1,000 Kc. is made to his family; if he has been affiliated for ten years, this allowance is increased to 1,250 Kc., and, if affiliation has lasted fifteen years, to 1,500 Kc. If the deceased worker leaves more than three children, the widow is entitled to a special increment.

6.—Statistics.

Number of insured workers notified in 1930	189,098
Average number of insured persons throughout the year ...	88,910

INCOME AND EXPENDITURE FOR 1930

(in Kc.)

INCOME		EXPENDITURE	
Employers' contributions	2,950,219	Cash benefits	2,834,211
State contribution... ...	150,000	Benefits in kind	25,539
Income from capital ...	741,729	Administrative expenses ...	611,040
		Miscellaneous	190,690
		Excess of income	180,468
Total	3,841,948	Total	3,841,948

II.—Sickness Insurance

A.—GENERAL SCHEME

1.—Legal Basis.

(*a*) The compulsory sickness insurance of workers is governed by the Act of 9 October 1924 (Collection of Laws No. 221), as amended by the Act of 8 November 1928 (No. 184).

(*b*) The compulsory insurance of salaried employees (non-manual workers) is governed by the old Austrian Act of 30 March 1888 and the old Hungarian Act No. XIX of 1907, as amended on several occasions, and by the Act of 1 July 1926 (Collection of Laws No. 117).

2.—Scope.

(*a*) *Workers' insurance.*

Insurance is compulsory for every person who performs work or renders services under a contract of employment, service or apprenticeship, and not by way of subsidiary or casual employment. It is also compulsory for home workers who, while not running a business, regularly exercise a trade at the order or on behalf of one or more employers.

Insurance is not open to employees of the State and other territorial communities, or bodies corporate declared to be equivalent to these, provided that such employees are entitled to benefits equal to those granted under the Act of 8 November 1928.

Persons liable to miners' insurance (see *infra* B) are likewise excluded from sickness insurance.

(*b*) *Salaried employees' insurance.*

Insurance is compulsory for non-manual workers employed in private undertakings.

3.—Administration.

Compulsory sickness insurance is administered by institutions of various types. In 1930, the following institutions were in operation :

189 district institutions;
63 agricultural institutions;
21 establishment institutions;
1 association institution;
22 occupational guild institutions;
6 registered friendly society institutions.

Some salaried employees are insured with the workers' sickness insurance institutions, the others belonging to institutions specially set up for the insurance of salaried employees.

The organs of the sickness insurance institutions are : the general delegate meeting, the managing committee (three-quarters of which is made up of representatives of the insured persons and one-quarter of representatives of the employers), and a supervisory committee, of which three-quarters of the members are employers' representatives and one-quarter representatives of the insured persons.

The supervision of the sickness insurance institutions is entrusted to the Central Social Insurance Institution, the general supervision of the enforcement of the Act being left to the Ministry of Social Welfare.

4.—Financial Resources.

The money required to cover the cost of benefits, administrative expenses and the accumulation of a reserve fund is derived from contributions, the rate of which is fixed for each sickness insurance institution by the Central Social Insurance Institution. As a rule, contributions must not exceed 4·8 per cent. of the average daily wage. The insured persons are classified in ten wage classes according to their wages (employees in fifteen classes); the average wage of each class is fixed by law.

Half the insurance contribution is borne by the employer and half by the insured person. The employer pays the whole of the insurance contribution for workers who receive no cash wages.

5.—Benefits.

Insurance covers the risks of sickness, maternity and death.

Sickness.

Insured persons are entitled to the following benefits :

(*a*) free medical treatment and drugs for themselves and the members of their family living in the same household, from the beginning of the sickness for its duration;

(*b*) daily sickness benefit as from the third day of working incapacity for a period not exceeding one year; the rate of benefit varies with the wage class and is as a rule equivalent to about two-thirds of the average daily wage.

Maternity.

Maternity benefits are as follows :

(*a*) obstetrical treatment (free services of a midwife and, if necessary, medical treatment) for insured women and wives of insured persons;

(*b*) daily benefit equal to the daily sickness benefit for insured women for six weeks before and six weeks after confinement;

(*c*) a nursing bonus, equal to half the daily sickness benefit, for mothers who nurse their children themselves, up to the end of the twelfth week after confinement.

Death.

In case of the death of an insured person, funeral benefit is granted equal to thirty times the daily wage of the insured person, with a minimum of 150 Kc.

In case of the death of a member of the family, the insured person receives an allowance fixed at 60, 180 or 250 Kc., respectively, according as the deceased person was under two, under fourteen or over fourteen years of age.

Sickness benefit and medical treatment may be replaced by treatment in hospital with full maintenance; during treatment in hospital, the sick person is entitled on behalf of his family to an allowance equal to half the sickness benefit.

6.—Statistics.

(*a*) *Sickness Insurance Institutions covered by the Act of 8 November 1928*

Average number of insured persons in 1930 2,647,320
(including 202,630 salaried employees).

INCOME AND EXPENDITURE FOR 1930

(in Kc.)

INCOME		EXPENDITURE	
Contributions of insured persons and their employers	990,525,507	Cash benefits	490,452,258
Income from capital ...	26,029,463	Benefits in kind ...	374,810,417
Miscellaneous	97,289,379	Administrative expenses	189,644,816
		Miscellaneous	55,361,579
		Excess of income ...	3,575,279
Total ...	1,113,844,349	Total ...	1,113,844,349

BALANCE SHEET AT 31 DECEMBER 1930
(in Kc.)

ASSETS		LIABILITIES	
Cash at bank	9,682,632	Benefits due but not paid up	108,601,332
Securities	27,887,366	Sundry creditors	187,809,091
Deposits	64,021,391	Invalidity and old-age pension contributions not paid to the Central Institution	197,627,817
Real property	252,202,477	Reserve fund	370,831,952
Mortgage loans	7,221,322		
Employers' contributions outstanding	368,587,237		
Furniture and fittings	44,885,773		
Miscellaneous	90,381,994		
Total	864,870,192	Total	864,870,192

(b) Sickness Insurance Institutions for Salaried Employees

Average number of insured persons in 1930 163,408

INCOME AND EXPENDITURE FOR 1930
(in Kc.)

INCOME		EXPENDITURE	
Contributions of insured persons and their employers	116,049,978	Cash benefits	31,566,621
Income from capital	1,646,370	Benefits in kind	68,777,644
Miscellaneous	10,057,995	Administrative expenses	12,531,450
		Miscellaneous	6,457,840
		Excess of income	8,420,788
Total	127,754,343	Total	127,754,343

BALANCE SHEET AT 31 DECEMBER 1930
(in Kc.)

ASSETS		LIABILITIES	
Cash at bank	696,825	Benefits due but not paid up	20,204,804
Securities	2,624,220	Sundry creditors	10,213,745
Deposits	27,771,324	Reserve fund	39,557,280
Real property	16,174,099		
Mortgage loans	1,953,103		
Employers' contributions outstanding	6,989,189		
Furniture and fittings	4,307,978		
Miscellaneous	9,459,091		
Total	69,975,829	Total	69,975,829

B.—SPECIAL SCHEME FOR MINERS

1.—Legal Basis.

The compulsory sickness insurance scheme for miners is governed by the old Austrian Act of 30 March, 1888, by the old Hungarian Act No. XIX of 1907, and by the Act of 11 July, 1922 (Collection of Czechoslovak Laws No. 242).

2.—Scope.

Insurance is compulsory for all persons employed in mining undertakings irrespective of age, sex and nationality.

3.—Administration.

The insurance scheme is administered by eight benefit societies, one for the area of each district mining authority. The organs of the district societies are the general meeting, the managing committee and the supervisory committee, all of which are composed of representatives elected by the insured persons and their employers.

4.—Financial Resources.

The money required to cover the cost of benefits, administrative expenses and the accumulation of a reserve fund is derived from contributions payable in equal parts by the insured persons and their employers. The weekly contribution must not exceed four-tenths of the average daily wage of the wage class to which the miner belongs; but when necessary it may be increased up to a maximum of 8 per cent. of the average daily wage by authorisation of the Minister of Public Works.

5.—Benefits.

Insurance covers the risks of sickness, maternity and death.

Sickness.

Insured persons are entitled to the following benefits:

(*a*) Free medical treatment and drugs for themselves, and when their income does not exceed 20,000 Kc. a year also for the members of their family living in the same household;

(*b*) daily sickness benefit, fixed in accordance with the wage class to which the insured person belongs, and generally equal to two-thirds of the average daily wage, for a maximum period of one year.

Maternity.

Maternity benefits are as follows:

(*a*) Obstetrical treatment (the free services of a midwife and if necessary of a doctor) for insured women and wives of insured persons;

(*b*) daily cash benefit equal to the sickness benefit, for insured women, for six weeks before and six weeks after confinement;

(*c*) a nursing bonus, equal to half the daily sickness benefit, for mothers who nurse their children themselves, up to the end of the twelfth week after confinement.

Death.

In case of the death of an insured person, funeral benefit is granted equal to thirty times the average daily wage, with a minimum of 150 Kc.

In case of the death of a member of the family, the insured person receives an allowance for funeral expenses amounting to 60, 180 or 250 Kc., respectively, according as the deceased person was under 2, under 14, or over 14 years of age.

6.—Statistics.

Average number of insured persons in 1930 136,593

INCOME AND EXPENDITURE FOR 1930

(in Kc.)

INCOME		EXPENDITURE	
Insured persons' contributions	53,261,708	Cash benefits	58,981,276
Employers' contributions	53,260,306	Benefits in kind	42,047,128
Pensioned miners' contributions	4,151,789	Benefits to pensioned miners	4,297,921
Income from capital ...	3,152,922	Administrative expenses	12,395,254
Miscellaneous	6,421,445	Miscellaneous	4,083,057
Excess of expenditure ...	1,556,466		
Total	121,804,636	Total	121,804,636

BALANCE SHEET AT 31 DECEMBER 1930

(in Kc.)

ASSETS		LIABILITIES	
Cash at bank	645,963	Benefits not yet paid up	5,724,580
Securities	15,011,865	Sundry creditors ...	12,619,984
Deposits	24,493,160	Reserve fund	72,875,234
Real property	30,227,242		
Mortgage loans	700,615		
Outstanding contributions	7,756,739		
Furniture and fittings ...	4,019,357		
Miscellaneous	8,364,857		
Total	91,219,798	Total	91,219,798

III.—Invalidity, Old-Age and Widows' and Orphans' Insurance

A.—WORKERS' SCHEME

1.—Legal Basis.

Workers' invalidity, old-age and widows' and orphans' insurance is governed by the Act of 9 October 1924 (Collection of Laws No. 221), as amended by the Act of 8 November 1928 (No. 184).

2.—Scope.

Insurance is compulsory for all persons in the Czechoslovak Republic who perform work or render services under a contract of work, service or apprenticeship and not by way of subsidiary or casual employment. Home workers are also liable to compulsory insurance.

Exemption from the workers' insurance scheme is granted to all persons who are covered by a special pension scheme or by a scheme of retiring pensions at least equivalent to the workers' scheme, viz. :

(*a*) Persons liable to salaried employees', invalidity, old-age and widows' and orphans' pension insurance (see *infra B*);

(*b*) persons liable to miners' invalidity, old-age and widows' and orphans' pension insurance (see *infra C*);

(*c*) salaried employees and other persons working for the State, provinces, districts, communes and certain bodies corporate.

Young persons under 16 years of age and persons who have completed their 60th year before beginning to perform work or services liable to insurance are also excluded from the workers' insurance scheme.

3.—Administration.

The insurance scheme is administered by the Central Social Insurance Institution at Prague, which is alone competent to deal with workers' invalidity, old-age and widows' and orphans' insurance.

The chairman of the Institution is appointed by the Head of the State. The principal organ of the Institution is the committee, which is composed of 40 members, including 12 representatives of the insured persons, 12 representatives of the employers and 16 social insurance experts appointed by the Government. The governing body of the Institution comprises ten members, including three elected by the insured persons' group of the committee, three elected by the employers' group, and four by the experts' group. The executive organ is the directorate, which is composed of three members.

4.—Financial Resources.

The resources are derived from contributions payable in equal parts by the insured persons and their employers, except in the case of insured persons who do not receive cash wages and for whom the employer is required to pay the whole contribution. Insured persons are divided into five wage classes, the weekly contribution for the different classes varying between 2.60 and 8.40 Kc.; according to the class in question this contribution represents between 4·1 and 6·5 per cent. of the average wage of the class.

The State pays a subsidy to current pensions, which varies in accordance with the category to which the beneficiary belongs.

5.—Benefits.

The insurance scheme makes provision for invalidity pensions, old-age pensions, and widows' and orphans' pensions; in addition, dowries are granted to insured women who marry and lump-sum payments are made to survivors of insured persons who die before acquiring the right to a pension.

The right to a pension is subject to the payment of 100 weekly contributions, including at least 13 under compulsory insurance.

(*a*) An *invalidity pension* is granted to an insured person who, as the result of sickness or infirmity not incurred intentionally, is incapable of earning, in employment suited to his strength, ability, training and previous occupation, at least one-third of the amount usually earned by workers of the same class with similar training.

The pension includes a basic amount of 550 Kc. a year, plus an increment fixed in proportion to the number of weekly contributions

paid by or on behalf of the insured person, and varying from 0.60 to 1.75 Kc. (or about one-fifth of the insurance contributions paid), plus a supplement equal to one-tenth of the pension for each dependent child under 17 years of age. When in the preceding financial year the income of a pensioner from other sources than his pension has not exceeded the minimum amount (7,000 Kc. a year) exempted from income tax, the pensioner is entitled to a State subsidy of 500 Kc. a year.

(*b*) An *old-age pension* is granted to an insured person who has attained the age of 65 years and is no longer engaged in any work or service liable to insurance, or who earns from such work or service less than one-half of the amount usually earned by a worker in the same district with similar training in the same occupation.

The old-age pension is assessed in the same way as the invalidity pension.

(*c*) A *widow's pension* is granted to the widow of a pensioner or person having completed the qualifying period, from the age of 65 years or at an earlier age if she becomes incapacitated; a widow is entitled to a pension at an earlier age even if she is capable of working provided that she maintains at least two children under 17 years of age. An incapacitated widower who was mainly or wholly maintained by his deceased wife out of her earnings is also entitled to a pension. A widow's (or widower's) pension amounts to one-half of the pension to which the insured person was entitled or would have been entitled at the time of his death. The State subsidy to the widow's (or widower's) pension amounts to 250 Kc. a year.

Invalidity, old-age and widows' pensions may be increased by 50 per cent. for persons who require the constant assistance of another.

(*d*) An *orphan's pension* is granted to children under 17 years of age of a deceased pensioner or insured person having completed the qualifying period. The pension is equal to one-fifth of the pension of the deceased, but is increased to two-fifths in the case of children who have lost both parents. The State subsidy is 100 Kc. a year, which is increased to 200 Kc. a year for a child who has lost both parents.

Insured women who marry after completing the qualifying period of 100 weeks are entitled to a dowry, which varies between 400 and 600 Kc. according to the wage class to which they belong.

The survivors of an insured person who at the time of his death had not completed the qualifying period are entitled to a lump sum which varies from 550 to 750 Kc. according to his wage class.

In addition to cash benefits, the Central Institution grants treatment with a view to averting invalidity which might result from the sickness of the insured person, his wife or his widow.

6.—Statistics.

Number of insured persons in 1930 2,199,524

INCOME AND EXPENDITURE FOR 1930

(in Kc.)

INCOME		EXPENDITURE	
Brought forward from previous financial year	2,366,176,636	Invalidity pensions ...	3,919,782
Outstanding contributions	627,578,753	Old-age pensions ...	10,950
Capital representing rights in course of acquisition taken over by the Fund... ...	6,595,199	Widows' pensions ...	1,195,629
Income from capital ...	144,745,302	Orphans' pensions ...	1,360,041
Interest on investments	11,205,358	Advances on State subsidies	3,938,825
Miscellaneous	8,652,168	Other cash benefits ...	24,344,850
		Curative and preventive treatment	46,013,268
		Capital representing rights in course of acquisition transferred to other institutions	6,289,858
		Administrative expenses	58,416,955
		Depreciation	5,821,265
		Interest	1,162,023
		Other expenses ...	12,705,358
		Capital	2,999,774,612
Total ...	3,164,953,416	Total ...	3,164,953,416

BALANCE SHEET AT 31 DECEMBER 1930

(in Kc.)

ASSETS		LIABILITIES	
Cash at bank	305,874	Special reserve fund ...	2,489,276
Bank deposits	346,758,121	Donations	44,877,000
Securities	977,950,196	Reserve fund for depreciation of securities	15,481,783
Loans on securities ...	70,935,000	Reserve fund for pensions to officials of the Central Institute ...	7,363,413
Various loans	858,136,530	Miscellaneous	45,916,662
Mortgage loans ...	317,265,906	Capital	2,999,774,613
Improvement loans ...	42,606,331		
Loans granted through other institutions ...	261,010,712		
Real property	18,089,622		
Furniture and fittings	5,138,771		
Outstanding contributions	186,335,620		
Miscellaneous	31,370,064		
Total ...	3,115,902,747	Total ...	3,115,902,747

B.—SALARIED EMPLOYEES' SCHEME

1.—Legal Basis.

The invalidity, old-age and widows' and orphans' pension insurance scheme for salaried employees is governed by the Act of 21 February 1929 (Collection of Laws No. 26).

2.—Scope.

Insurance is compulsory for :

(*a*) All persons employed under a contract of employment or service on work of an essentially intellectual character;

(*b*) salaried employees working in offices with the exception of those engaged in cleaning, manifolding documents by purely mechanical processes or on other work which cannot be deemed to be office work;

(*c*) all persons employed in business houses on commercial work or on other work of a higher order, as well as all persons employed on non-commercial work in undertakings and establishments mentioned in the Act (undertakings coming under the Industrial Code, credit establishments, savings banks, publishers' offices, barristers' and notaries' offices, etc.);

(*d*) persons entrusted with supervisory duties in undertakings of every sort, or responsible for storage of goods;

(*e*) permanent representatives of undertakings of every description.

The insurance scheme does not apply to young persons under 16 years of age or to persons whose employment in an occupation entailing liability to insurance is of a subsidiary nature.

Salaried employees of the State, provinces, communes and other bodies corporate are excluded from insurance when their service regulations guarantee them benefits at least equal to those provided under the Act of 21 February 1929.

3.—Administration.

The insurance system is administered by the General Pension Institution at Prague and by a number of so-called substitute institutions, set up on the lines of establishment funds. All salaried employees who are not affiliated to a substitute institution automatically belong to the General Institution.

The principal administrative organs of the General Institution are the board and the governing body, both of which comprise equal numbers of employee members and employer members and a number of social insurance experts appointed by the Government. The chairman of the institution is appointed by the Head of the State. The executive organ is the directorate of three members.

4.—Financial Resources.

The resources of the insurance scheme are derived from contributions, which are payable in equal parts by salaried employees and their employers. The insured persons are divided into eleven salary classes, in accordance with their annual remuneration. The joint contribution of the employer and the employee varies between 12 and 250 Kc. a month, according to salary class.

The State does not contribute towards the cost of insurance.

In the substitute institutions, the total amount of income from contributions must be 20 per cent. higher than that which would be required in case of affiiliation to the General Institution.

5.—Benefits.

The insurance system makes provision for the payment of invalidity pensions, old-age pensions, widows' pensions, orphans' pensions and

pensions to relatives in the ascending line. Lump-sum payments are also granted to insured women in the event of marriage.

The right to a pension is conditional on completion of a qualifying period of 60 contribution months. Survivors of an insured person who dies before the completion of the necessary qualifying period receive a lump-sum payment instead of a pension.

(*a*) An *invalidity pension* is granted to an insured person who, as a result of bodily or mental infirmity or a decline in health, is no longer able to perform the duties of his occupation or of any other occupation corresponding to his previous profession, the nature of his employment in such profession, his position therein, and his practical and theoretical training.

The invalidity pension consists of a basic sum of 3,600 Kc. a year, plus an increment based on the number of contribution months completed by the beneficiary, varying from 2 to 50 Kc. according to his salary class. A children's bonus equal to one-eighth of the total pension including increment is granted for each child under 18 years of age maintained by the insured person.

(*b*) An *old-age pension* is granted to insured men who have attained the age of 65 years and to insured women at the age of 60 years. An old-age pension is also granted to insured men who have reached their sixtieth year and who have at least 480 contribution months to their credit and to insured women who have completed their fifty-fifth year, provided they do not exercise an occupation liable to insurance. The old-age pension is calculated in the same manner as the invalidity pension.

(*c*) A *widow's pension* is granted to the widow of a pensioner or insured person who dies after completing the qualifying period. It is equal to one-half of the pension to which the deceased person was or would have been entitled, but may not be less than 3,000 Kc. a year. A similar pension is granted to the widower of an insured woman who at the time of her death was in receipt of a pension or would have been entitled to a pension, and who supported her husband out of her earnings; this pension is paid to the widower only if and so long as he is incapable of work and in necessitous circumstances.

(*d*) An *orphan's pension* is granted to each child of the deceased under 18 years of age. It amounts to one-quarter of the pension of the deceased, with a minimum of 1,500 Kc. a year, for an orphan who has lost one parent, and to one-half of the pension of the deceased, with a minimum of 3,000 Kc. a year, for orphans who have lost both parents. The pension may be granted up to the age of 24 years if the child has not completed its vocational training or is unable to provide for itself owing to infirmity.

Grandchildren of the deceased person who were mainly dependent upon him for their maintenance are also entitled to a pension, provided that the aggregate amount of the widow's pension and that of the children does not exceed the pension of the deceased.

(*e*) A *parent's pension* is granted to the parents of the deceased who were mainly dependent on him for their maintenance, provided

he leaves neither widow nor children. It is equal to one-quarter of his pension, with a minimum of 1,500 Kc. a year; if both parents are living, each of them receives one-eighth of his pension, with a minimum of 750 Kc. a year.

An insured woman who marries after completing 60 contribution months is entitled to a dowry equal to the amount of the annual invalidity pension to which she would be entitled in her salary class in virtue of contributions paid on her behalf.

In case of the death of an insured person who has completed at least six contribution months but who has not completed the qualifying period, the widow and, in default of a widow, the children, are entitled to an allowance amounting to 1½ times the annual amount of invalidity pension which would have been payable to the deceased if he had completed 60 contribution months. In the case of surviving parents, this allowance is equal to one-half of that which would be payable to the widow or orphans of the deceased.

Funeral benefit equal to one-fifth of the pension of the deceased person, but not in any case more than 4,000 Kc., is paid to the near relatives of the deceased who defray the cost of burial.

In addition to cash benefits, medical treatment and care may be granted to insured persons and pensioners with a view to averting or curing premature incapacity for work.

6.—Statistics.

Statistics for 1930 are given separately for the General Pension Institution and for the substitute institutions. In the accounts of the General Institution the statistics concerning the complementary insurance scheme by which the insured persons may obtain higher benefits and those of the journalists' insurance scheme, which forms an independent section of the General Institution, are shown separately.

(*a*) *General Pension Institution* (*Compulsory Insurance*)

Number of insured persons in 1930 310,737

INCOME AND EXPENDITURE FOR 1930

(in Kc.)

INCOME		EXPENDITURE	
Contributions of insured persons and their employers	470,266,357	Benefits	193,369,531
Income from capital ...	156,444,077	Capital representing rights in course of acquisition transferred to other institutions	15,863,843
Miscellaneous	14,833,598	Interest	7,832,511
		Administrative expenses	27,628,228
		Miscellaneous	23,403,071
		Excess of income ...	373,446,848
Total ...	641,544,032	Total ...	641,544,032

BALANCE SHEET AT 31 DECEMBER 1930

(in Kc.)

ASSETS		LIABILITIES	
Cash at bank	2,400,038	Reserve and other funds	207,221,610
Deposits	315,431,412	Sundry obligations ...	158,989,579
Securities	1,107,704,019	Miscellaneous	21,320,708
Various debtors ...	1,447,822,967	Capital	2,609,790,767
Real property ...	37,209,952		
Outstanding contributions	25,811,808		
Miscellaneous	60,942,468		
Total ...	2,997,322,664	Total ...	2,997,322,664

(*b*) *General Pension Institution* (*Complementary Insurance*)

Number of insured persons in 1930 3,000

INCOME AND EXPENDITURE FOR 1930

(in Kc.)

INCOME		EXPENDITURE	
Contributions of insured persons	4,940,777	Benefits	3,221,083
Income from capital ...	6,088,248	Capital representing rights in course of acquisition transferred to other institutions	64,559
Miscellaneous	5,590	Interest	45,532
		Administrative expenses	490,266
		Miscellaneous	6,390
		Excess of income... ...	7,206,785
Total	11,034,615	Total	11,034,615

BALANCE SHEET AT 31 DECEMBER 1931

(in Kc.)

ASSETS		LIABILITIES	
Deposits	5,044	Reserve and other funds	2,581,247
Securities	49,193,226	Sundry creditors	47,802,461
Outstanding contributions	3,660	Miscellaneous	36
Miscellaneous	63,924,721	Capital	62,742,907
Total	113,126,651	Total	113,126,651

(*c*) *Journalists' Insurance Scheme*

Number of insured persons in 1930 734

INCOME AND EXPENDITURE FOR 1929–1930

(in Kc.)

INCOME		EXPENDITURE	
Contributions	6,901,104	Benefits	2,031,103
Income from capital ...	1,917,985	Interest	37,760
Miscellaneous	27,446,890	Administrative expenses	414,366
		Miscellaneous	16,956
		Excess of income... ...	33,765,794
Total	36,265,979	Total	36,265,979

BALANCE SHEET AT 31 DECEMBER 1930

(in Kc.)

ASSETS		LIABILITIES	
Deposits	121,490	Reserve and other funds	124,000
Securities	21,032,500	Sundry creditors	122,159
Outstanding contributions	350,249	Miscellaneous	14,997
Miscellaneous	12,502,711	Capital	33,745,794
Total	34,006,950	Total	34,006,950

(*d*) *Substitute Institutions*

Number of insured persons in 1930 ... 50,000.
Capital of the 40 substitute institutions working in 1929–1930 ... ... 1,750 million kc. (approximately).

C.—MINERS' SCHEME

1.—Legal Basis.

The miners' invalidity, old-age and widows' and orphans' pension insurance scheme is governed by the Act of 11 July 1922 (Collection of Laws No. 242).

2.—Scope.

Insurance is compulsory for all persons employed in Czechoslovakia in mining undertakings, irrespective of age, sex and nationality.

3.—Administration.

The insurance scheme is administered by the Central Miners' Benefit Society in Prague. The local organs of the Central Society are the district benefit societies responsible for the administration of sickness insurance, of which there are eight, one for the area of each district mining authority.

The executive organs of the Central Society are the general assembly, the governing body and the supervising committee; these bodies are composed of representatives elected by the insured persons and their employers.

4.—Financial Resources.

The resources are derived from contributions, which are fixed for all insured persons irrespective of salary at 87 Kc. a month, of which 33 Kc. are paid by the insured person and 54 Kc. by the employer. The employer is required to pay the whole contribution for persons not in receipt of cash wages or who receive only a small wage because their occupational training is not complete.

5.—Benefits.

Benefits include invalidity pensions, old-age pensions, and widows' and orphans' pensions.

(*a*) An *invalidity pension* is paid to an insured person who becomes incapable of carrying on his occupation. It may be claimed by an underground worker who has lost at least 40 per cent. of his working capacity, and by a surface worker who has lost 50 per cent. of the said

capacity. The right to a pension is acquired after the completion of a qualifying period of five years; if the circumstances justifying the payment of a pension occur prior to the completion of the qualifying period, but after at least three years' affiliation, the insured person is entitled to claim a pension equal to two-thirds of the full pension. No qualifying period is required when invalidity results from an industrial accident.

The pension comprises a basic sum of 900 Kc. a year plus an increment at the rate of 8 Kc. for each contribution month after the completion of the qualifying period. The pension of an incapacitated person whose condition entails the constant help of another person is increased by one half.

(*b*) An *old-age pension* is granted to insured persons who have completed their fifty-fifth year and have been employed for 30 years in an undertaking liable to miners' compulsory insurance, and to insured persons who have completed their sixtieth year and at least 15 years' membership of the Central Society. The old-age pension is calculated in the same way as the invalidity pension.

(*c*) A *widow's pension* is granted to the widow of a pensioner or insured person who dies after having completed the qualifying period. There is no age-limit for the widow. The pension is equal to one-half of the pension to which the deceased person was or would have been entitled. In case of remarriage the widow's pension is commuted by the payment of a lump sum equal to three times her annual pension.

(*d*) An *orphan's pension* is payable to each child of a deceased pensioner or insured person up to the age of 16 years, and without any age limit in the case of children who are totally incapable of earning their living owing to mental or physical infirmity. The orphan's pension is equal to one-quarter of the pension to which the deceased was or would have been entitled in case of invalidity; an orphan who has lost both parents is entitled to half the deceased person's pension.

The pensions of the widow and children together may not exceed three-quarters of the pension to which the deceased was or would have been entitled.

6.—Statistics.

Number of insured persons in 1930 129,644

INCOME AND EXPENDITURE FOR 1930

(in Kc.)

INCOME		EXPENDITURE	
Contributions of insured persons and their employers	138,581,930	Current pensions ...	163,241,920
Income from capital ...	9,416,807	Administrative expenses	1,250,252
Miscellaneous	40,123	Miscellaneous	6,913,771
Excess of expenditure ...	23,366,883		
Total	171,405,743	Total	171,405,743

BALANCE SHEET AT 31 DECEMBER 1930

(in Kc.)

ASSETS		LIABILITIES	
Cash at bank	95,203	Benefits not yet paid up	4,206,446
Securities	115,767,525	Sundry creditors	107,531,724
Deposits	20,390,120	Miscellaneous	16,683,797
Real property	2,006,769	Reserve fund	26,537,239
Mortgage loans ...	1,956,933		
Outstanding contributions	12,617,659		
Furniture and fittings ...	22,160		
Miscellaneous	2,102,837		
Total	154,959,206	Total ...	154,959,206

IV.—Subsidised Benefit Schemes for Staff of State Railways

A.—WORKMEN'S COMPENSATION

1.—Legal Basis.

Workmen's compensation on the State railways of Bohemia, Moravia and Silesia is governed by the Acts of 24 December 1887 and 20 July 1894, and in Slovakia and Carpathian Ruthenia by Act No. XIX of 1907 as amended by the Act of 10 April 1919 (Collection of Laws No. 207), by the Decree of 19 May 1919 (No. 272), and by the Act of 21 December 1921 (No. 481).

2.—Scope.

All salaried employees (other than office staff) and all workers are covered by the scheme, irrespective of their age and the amount of their salary or remuneration.

3.—Administration.

In virtue of permission given by the Act, the State Railways Department has constituted itself its own insurance carrier for the whole of the permanent staff. The management of each State railway has set up a pension committee composed of four members, two of whom are elected by the management and two by the staff. When an application for a pension is not accepted by the majority of a pension committee, the final decision lies with the Railways Department, after consultation with a central committee on which both the management and the staff are represented.

4.—Financial Resources.

The money required to cover the cost of pensions is derived from the general funds of the State Railways Department.

5.—Benefits.

The compensation scheme which the Railways Department is bound to apply corresponds to the general workmen's compensation scheme (*see* I, Workmen's Compensation, A. and B.). But, whereas under the general scheme wages in excess of 12,000 Kc. are not taken into consideration for the assessment of pensions, no wage limit is laid down by the State Railways Department.

6.—Statistics.

Number of staff covered by insurance in 1930 142,131

Expenses incurred by the State Railways Department for pensions to victims of accidents and their dependents :

	Kc.
Cash benefits	17,289,225
Administrative expenses	83,452
Total	17,372,677

B.—Sickness Insurance

1.—Legal Basis.

The staff of the State railways comes under compulsory sickness insurance in conformity with section 5 of the Act of 9 October 1924, as amended by the Act of 8 November 1928.

2.—Scope.

All members of the staff are liable to insurance.

3.—Administration.

The insurance scheme is administered by the special sickness insurance fund for the staff of State railways.

4.—Financial Resources and Benefits.

The provisions of the Act of 9 October 1924, as amended by the Act of 8 November 1928, are applied in the same conditions as to other employed persons (*see* Second Part, II, A.).

5.—Statistics.

Number of insured persons in 1930 240,803

Income and Expenditure for 1930

(In Kc.)

Income		Expenditure	
Contributions of insured persons	40,159,851	Cash benefits	15,647,286
Contributions of the State Railways Department	40,159,402	Benefits in kind	55,799,928
Miscellaneous	2,647,286	Miscellaneous	3,352,702
		Excess of income... ...	8,166,623
Total	82,966,539	Total	82,966,539

Balance Sheet at 31 November 1930

(In Kc.)

Assets		Liabilities	
Cash at bank	79,932	Amount due to the State Railways Department	6,277,397
Securities	1,109,091	Loan	2,211,513
Real property	17,518,206	Building fund	382,000
Furniture and fittings ...	921,903	Reserve fund	3,374,968
Miscellaneous	159,679	Miscellaneous	12,883,609
Excess of liabilities ...	5,340,676		
Total	25,129,487	Total	25,129,487

C.—Invalidity, Old-Age, and Widows' and Orphans' Insurance

The staff of the permanent establishment comes under a special pension scheme, which is similar to the pension scheme for State officials; the staff which does not come under the special scheme is covered by the general legislation concerning invalidity, old-age, and widows' and orphans' insurance for workers and salaried employees, which is applied through the medium of an insurance fund managed by the State Railways Department. The provisions of the special scheme are described below.

1.—Legal Basis.

Insurance is governed by the Decree of 5 March, 1927 (Collection of Laws No. 15).

2.—Scope.

Insurance is compulsory for all permanent employees; temporary employees may be admitted to insurance after one year of unbroken service, and after three years' service they are automatically admitted on request.

3.—Administration.

The insurance scheme has no separate legal identity from the State Railways Department, of which it forms an integral part.

The pensions are granted by the State Railways Department.

Disputes concerning benefits are dealt with by the ordinary courts.

4.—Financial Resources.

Employees belonging to the scheme pay a contribution amounting to 8 per cent. of that part of their remuneration which is taken into account for the assessment of pensions. Train staff pay a contribution of 11·5 per cent.

Every year the State Railways Department pays into the pension fund of the scheme the difference between the income derived from the contributions of the insured and the amount necessary to cover the cost of pensions and allowances.

5.—Benefits.

The scheme provides invalidity and old-age pensions, pensions and allowances to widows and orphans, and funeral benefit.

For certain classes of members the whole salary, including one-half the residence allowance, is taken into account for the assessment of pensions, while for other classes only five-sixths of the remuneration or salary is considered.

(*a*) *Invalidity and old-age pensions.* Employees who have been affiliated to the scheme for ten years are entitled to claim a pension. Five years' affiliation is sufficient if at the end of such period a member is unfit for further service owing to infirmity. No qualifying period is required in case of accidents incurred while on duty.

The pension payable to an employee who has completed ten years' membership of the scheme is equal to 40 per cent. of his basic remunera-

tion; it is increased for each year of service as from the eleventh year by 2·4 per cent. of the basic remuneration, so that after 35 years' membership of the fund the maximum pension, which is equivalent to the basic remuneration, is reached. In the case of train staff, who pay higher contributions, each complete year of service counts as one and a-half years for the assessment of pensions.

(*b*) *Widows' pensions and allowances.* The widow of a pensioner or of an employee who dies while on the active list is entitled to a pension equal to two-thirds of the pension to which the deceased was or would have been entitled; this pension may in no case be less than 40 per cent. or more than 50 per cent. of the basic remuneration. The pension of a widow whose husband dies while on the active list, but who was not entitled to a pension at the time of his death, amounts to 40 per cent. of the basic remuneration.

A widow who does not fulfil certain conditions concerning the duration of her marriage or who cannot claim a pension for some other reason is granted an allowance equal to three times the amount of the annual remuneration of her deceased husband.

(*c*) *Orphans' pensions and allowances.* Each child of a deceased pensioner or insured person is entitled to a pension equal to one-fifth of the widow's pension. The total amount payable in children's pensions may not exceed the amount of the widow's pension. Sons are entitled to a pension up to 21 years of age, daughters until 24 years. The pension may be continued beyond these limits in the case of children who are incapable of earning their living owing to an infirmity.

An orphan who has lost both parents is entitled to a pension equal to one-half of the widow's pension. If three or more such orphans are left, they are entitled to one-half of the widow's pension plus a supplement equal to the difference between the pension payable to orphans who have lost both parents and the total pension granted to children who have not lost their father.

A widow who is responsible for the maintenance of the children of the deceased person, and likewise orphans who have lost both parents, receive in addition to the orphans' pension a special allowance for educational purposes amounting to 1,800 Kc. a year per child (1,200 in the case of a child of a lower grade employee) and to 3,000 Kc. (2,400) for two or more children. This allowance is paid until the children are 18 years of age and where necessary until 24 years of age for children who continue their studies.

In addition to pensions and allowances, funeral benefit amounting to three times the monthly remuneration is paid on the death of a pensioner or insured person. Such benefit is paid to the widow and, in the absence of a widow, to the children who were dependent on the deceased or who defray the cost of burial. In default of descendants or other legal heirs, the funeral benefit is paid to the persons who defray the cost of burial.

THIRD PART

SOCIAL ASSISTANCE

I.—Non-Contributory Old-Age Pensions

1.—Legal Basis.

The Act of 21 March 1929 (Collection of Laws No. 43), introduced non-contributory pensions for persons who on 1 July 1926, when the general scheme of invalidity, old-age and widows' and orphans' pensions came into force, were too old to enter into insurance.

2.—Beneficiaries.

All persons in indigent circumstances, and incapable of work, who do not come within the scope of the Act of 9 October 1924, because they were over 60 years of age at the time when the Act came into force, are entitled to a pension on reaching their 65th year.

As a rule, pensions are reserved for Czechoslovak nationals; they may be granted to aliens when their country of origin extends the benefit of its non-contributory pension system to Czechoslovak nationals.

3.—Administration.

The pension system is administered by the communal and district authorities. Pension claims must be made to the commune in which the claimant is domiciled, the final decision being taken by the administrative authority of the district to which the commune belongs.

4.—Financial Resources.

The cost of pensions is borne by the State.

The commune in which the beneficiary resides is required to pay a supplementary allowance, which varies with the number of inhabitants in the commune; the rate is fixed at 10 per cent. of the State pension in communes with a population not exceeding 2,000, at 15 per cent. in communes with a population of 2,000 to 50,000, and at 20 per cent. in communes with a population of over 50,000.

5.—Benefits.

The pension payable by the State amounts to 500 Kc. a year. To this sum is added the supplementary allowance granted by the commune.

When two persons living in the same household both become entitled to a pension, the pension of each is reduced to 300 Kc. a year, except when one of the pensioners requires the constant help of another person.

The pension payable by the State is reduced by the amount of any other assistance benefit to which the pensioner is entitled by law.

6.—Statistics.

EXPENDITURE ON NON-CONTRIBUTORY OLD-AGE PENSIONS IN 1930

Province in which the pensioner was resident	Pension payable by the State	Supplementary allowance payable by the commune of residence	Total.
	Kc.	Kc.	Kc.
Bohemia	37,183,784	5,932,323	43,116,107
Moravia-Silesia	19,056,113	2,667,626	21,723,739
Slovakia	11,070,485	1,623,896	12,694,381
Carpathian Ruthenia ...	1,189,535	151,003	1,340,538
Aliens	572,806	—	572,806
Total	69,072,723	10,374,848	79,447,571

II.—Poor Relief

1.—Legal Basis.

In Bohemia, Moravia and Silesia poor relief is governed by the Act of 3 December 1863 (Collection of Austrian Laws No. 105), supplemented in Bohemia by the Provincial Act of 3 December 1868. In Slovakia and Carpathian Ruthenia, it is governed by the old Hungarian Acts No. XXII of 1866 and No. XXI of 1898, and by the Order of the former Minister of the Interior No. 51,000 of 1889.

2.—Beneficiaries.

Public assistance may be claimed by : (*a*) the indigent population of the commune—that is to say by persons incapable of providing for their own needs, and who are not in receipt of any other form of assistance ; (*b*) natives of other communes and non-indigenous persons to whom the commune of residence cannot refuse the necessary assistance. The commune of residence which has granted assistance may demand a refund from the commune of origin of the assisted person.

3.—Administration.

Assistance is granted in the first place by the commune of which the destitute person is a native, and, in Bohemia, Moravia and Silesia, by the commune in which a person of no special communal origin is registered.

When a commune is unable to support the cost, assistance is granted by the district and provincial authorities in Bohemia, and by the provincial medical funds for indigent persons in Slovakia and Carpathian Ruthenia.

4.—Financial Resources.

The cost of assistance is covered by the commune from funds set aside for the purpose, such as extraordinary funds, proceeds from fines imposed by the courts, etc. When these resources are inadequate, the commune pays the cost of assistance from its general funds.

In Bohemia the communes may ask the district authorities to meet the cost of assistance not covered by communal resources.

In Slovakia and Carpathian Ruthenia the provinces and the State pay a part of the cost of assistance, especially in connection with the cost of maintaining neglected children in State homes.

5.—Benefits.

Poor relief includes:

(*a*) Necessary maintenance, including food, clothing and shelter for the poor and for persons who are legally dependent on the poor;

(*b*) Medical treatment, the necessary medicaments and maintenance for sick persons without resources;

(*c*) The education and training necessary to enable neglected children to exercise a trade.

The administration of poor relief is left to the communes, except in Bohemia, where it is governed by the Provincial Act. Maintenance may be guaranteed either through the inhabitants of the commune or by placing the indigent in homes or hostels. It may also take the form of cash benefits or benefits in kind. Medical treatment is granted in public hospitals or at the home of the sick person and at the expense of the commune.

No details as to the cost of assistance in 1930 are available.

III.—Assistance for Young Persons, Mothers and Infants

1.—Legal Basis.

Assistance is governed in Bohemia, Moravia and Silesia by the old Austrian Act of 3 December 1863 (Collection of Laws No. 105), supplemented in Bohemia by the Provincial Act of 3 December 1868 and by the Act of 30 June 1921 (Collection of Czechoslovak Laws No. 256), relating to the protection of children entrusted to the care of strangers and of illegitimate children.

In Slovakia and Carpathian Ruthenia assistance is governed by the old Hungarian Acts Nos. VIII and XXI of 1901, the first of which relates to children's homes, the second to the maintenance of children over seven years of age who are dependent on public assistance.

On 14 March 1930, an Order relating to the compulsory supervision of illegitimate children entrusted to the care of strangers was brought into operation.

2.—Beneficiaries and Administration.

In Bohemia, Moravia and Silesia the commune of origin is required to guarantee not only maintenance but also education and training to orphans and deserted or neglected children, by setting up the necessary institutions. When the commune is unable to meet the cost, assistance is given by the district. The protection of children who are physically or mentally deficient is guaranteed in the first place by the provinces.

In Slovakia and Carpathian Ruthenia orphans and deserted or neglected children are placed in State institutions or in families under

their supervision. State homes for neglected children have been set up in virtue of Acts Nos. VIII and XXI of 1901. The maintenance of children under seven years of age is undertaken by the State; the cost incurred for the maintenance of older children must be refunded to the State by the commune of origin.

In 1930 there were 5,811 institutions for the assistance of the young.

Institutions of various types have been set up for the assistance of young persons, mothers and children, including children's homes, orphanages, homes for young mental defectives, homes for blind children and the deaf and dumb, consultation centres for mothers and infants, nurseries, etc., etc.

As regards the legal protection of orphans and deserted or neglected children, a large part of the cost and expenditure is borne by public utility associations subsidised by the State—such as the "centres for the protection of youth." A special chamber for the protection of young persons has been attached to each district court. These institutions centralise child welfare work, and at the same time assist the public authorities, in particular, the Ministry of Social Welfare. They are also responsible for the complusory supervision of illegitimate children entrusted to other persons.

3.—Financial Resources.

The communes, districts, provinces and the State all share in the cost of assistance in accordance with the law. The State and the provinces also grant subsidies to voluntary associations with schemes for the development of the existing assistance institutions and the setting up of new institutions.

No figures relating to the cost of assistance to young persons, mothers and infants are available for 1930.

IV.—Sickness Benefit paid by Employers

1.—Legal Basis.

Sickness benefit at the employer's expense is governed by the Civil Code, Section 1154 (*b*) (Act of 1 April 1921, Collection of Laws No. 155), by the Act of 16 January 1910, Section 4 (Collection of Austrian Laws No. 20) and by the Act of 13 January 1914, Sections 12 and 13 (No. 9).

2.—Benefits.

(*a*) Under Section 1154 (*b*) of the Civil Code, a worker who, as a result of illness or accident not intentionally incurred, is incapable of performing his work is entitled to:

10 per cent. of his wages during the 3rd and 4th weeks of illness;
20 per cent. during the 5th and 6th weeks;
30 per cent. during the 7th and 8th weeks.

The worker retains these rights even when his contract of employment is cancelled by his employer owing to incapacity extending beyond four consecutive weeks.

The employer may deduct from the worker's cash wages the amount of any benefits received from a social insurance fund, but the said deduction may not exceed the total contribution payable by the employer to such fund.

(*b*) Under the Act of 15 January 1910, a commercial employee who, owing to illness or accident not intentionally incurred, is unable to perform his duties, is entitled to his full salary for a period of six weeks. The employer may not deduct from the employee's wages any sums received by the latter from a social insurance institution.

(*c*) Under the Act of 13 January 1914, an employee of an agricultural or forestry undertaking who, owing to illness or accident not intentionally incurred, is unable to perform his work, is entitled to his full wages during the first four weeks of incapacity. For each year of service after the first, the right to wages is extended by a fortnight, up to a maximum of six months.

The employer may deduct from the employee's wages the amount of sickness benefit received by the latter under social insurance, up to an amount not exceeding the total insurance contribution payable by the employer.

In case of the illness of an employee whose wages do not exceed 3,000 Kc. a year, the employer is also required to provide medical treatment as long as the employee is entitled to draw his wages. When the wages received do not exceed 1,200 Kc. a year (800 Kc. in the case of unmarried persons), the employer must also pay the cost of the requisite medicaments. The employer is not obliged to grant medical treatment and drugs if these are already provided by a sickness insurance fund.

FOURTH PART

HOUSING

1.—Legal Basis.

Legislative measures concerning the construction of cheap dwellings were adopted during the years 1921–1924, 1927 and 1928. This legislation was supplemented by the Act of 10 April 1930 (Collection of Laws No. 45).

2.—Beneficiaries.

The State grants assistance to local authorities and public utility associations with a view to encouraging the building of tenement houses composed of small flats. Individuals may receive State assistance with a view to the construction of private houses composed of one or two small flats. Special facilities are granted to officials employed by State Departments and other bodies corporate.

3.—Authorities and Undertakings concerned in Building.

Building operations subsidised by the State may be undertaken by the communes, co-operative societies and private persons building

for their own requirements. Most of such work is undertaken by the co-operative societies.

4.—Financing by Public Authorities.

The legislation introduced in the years 1921–1924 deals with the construction of houses containing small flats with a total habitable area of not more than 80 square metres. The State guaranteed second mortgages, undertaking at the same time the payment of interest and redemption charges. Under the Act of 1921, this guarantee covered 60 to 85 per cent. of the building costs, but under the Act of 1924 only 35 to 45 per cent. Another method employed consisted in paying the owner for a period of 25 years an annual subsidy to cover interest and redemption charges; the total subsidy amounted to from 35 to 40 per cent. of the building costs.

The Acts of 1927 and 1928 dealt with the building of private houses by individuals and the construction of tenements by communes and public utility associations. The State guaranteed second mortgages of not more than 40 per cent. of the building costs, and undertook to pay the interest and redemption charges on a guaranteed loan in so far as the owner was unable to do so himself.

Under the Act of 10 April 1930, the State stands guarantee for the building of tenements containing small flats and grants subsidies for a period of ten years, which may be prolonged when the rent that may legally be demanded from the tenants is not sufficient to cover the payment of interest and redemption charges. The guarantee may amount to 50 per cent. of the cost of construction for tenement houses and to 40 per cent. for private houses. The total of the mortgage loans contracted may not amount to more than 90 per cent. of the building cost in the case of tenement houses and 75 per cent. in the case of private houses. The subsidy for the redemption of mortgage loans may not exceed 2·5 per cent. of the loan contracted; it is granted only in connection with the building of houses containing very small flats (with a maximum habitable area of 40 sq. metres).

In addition to the above direct promotion of building, exemption from taxation may be granted. Under the Act of 1927, which applies to houses built since 1926, exemption from property tax and rent tax is granted as a rule for 25 years, and for 35 years in the case of small dwellings. The Act of 1928 fixes the period of exemption from property tax at 15 and 25 years respectively, and from rent tax at 10 and 20 years.

As regards the credit operations involved in the construction of cheap dwellings, other facilities are granted, such as the reduction of the transfer tax, exemption from stamp and registration duties, etc.

5.—Statistics.

Under the legislation introduced in the period 1921–1924, the State guaranteed loans to a total amount of 3,317,000,000 Kc. Subsidies granted to cover the cost of interest and redemption of building costs entail an annual expenditure of about 220,000,000 Kc.

The following information shows the results of the application of the Act of 10 April 1930.

By the end of June 1931 subsidies had been granted for the building of 1,911 edifices, including 534 tenement buildings and 1,377 private houses; 418 of these edifices were built by co-operative societies, 269 by communes, and 1,224 by individuals. Altogether, 11,806 dwellings, containing a total of 23,260 living rooms, were erected.

The State guaranteed mortgages on 114 tenement buildings and 1,151 private houses. Direct help by the State towards the partial redemption of mortgages was granted for 420 tenement buildings and 126 private houses.

The total cost of these building operations amounted to 696,000,000 Kc., including 581,000,000 Kc. for tenement buildings and 114,000,000 Kc. for private houses.

The total sum represented by mortgages guaranteed by the State amounted to 302,000,000 Kc., including 263,000,000 Kc. for tenement buildings and 39,000,000 Kc. for private houses. To this must be added the total amount of the annual State contribution towards the partial redemption of mortgages—namely, 8,700,000 Kc.

FIFTH PART

FAMILY ALLOWANCES

In addition to the legal provisions concerning allowances to officials, collective agreements concluded for several occupations make provision for family allowances.

1.—Family Allowances to Officials.

Family allowances for State officials and teachers were introduced by the Acts of 24 June 1926 (Collection of Laws, Nos. 103 and 104) and for the staff of the railways by the Order of 5 March 1927 (No. 15).

Officials and teachers with one dependent child receive an allowance of 1,800 Kc. a year, while those with several children dependent on them receive 3,000 Kc. a year; for agents who cannot be deemed to be officials the allowance is respectively 1,200 and 2,100 Kc.

The allowance is paid for children up to 18 years of age, but it may be continued until 24 years of age for children who study at higher educational establishments, and without any time-limit for children unable to earn their living owing to an infirmity.

Higher officials and employees of the railways receive the same allowances as State officials, other railway servants receiving those granted to State employees; auxiliary railway workers receive a monthly allowance of 100 Kc. for one child and 175 Kc. for several children.

2.—Provision for Allowances in Collective Agreements.

Collective agreements occur mainly in mining undertakings, credit establishments and in agriculture.

Mining Undertakings

The provisions made in collective agreements vary from one district to another, and allowances are paid in cash and in kind.

(*a*) *Cash allowances.*

In the *Moravska-Ostrava* basin (where in 1930 the mines employed 58,600 workers including 40,000 miners, and produced 10,667,000 tons of coal out of a total output of 14,450,000 tons), workers who have at least three children dependent on them receive an allowance for each shift worked, this allowance amounting to 1.83 Kc. for three children, 1.95 for four, 2.07 for five, 2.19 for six and 2.31 Kc. for seven or more children. The allowance is paid until the age of 14 years; it may be continued up to 18 years when the child attends a public educational establishment or is unable to work owing to an infirmity.

In the *Kladno-Rakovnik* basin, an allowance of 1 Kc. for each shift worked is granted for each child under 16 years who lives in the same household as the father or is otherwise dependent on him.

In the *Plzen-Radnice* basin, an allowance is paid to married workers with or without children, an additional allowance being provided for workers with dependent children. The allowance increases as the rate of wages decreases.

In the lignite mines of *North-West Bohemia*, an allowance of 1.35 Kc. for each shift worked is granted for each child under 14 years of age (under 16 when the child is unable to work). In addition, married workers with or without children are entitled to a supplementary allowance of 0.90 Kc. for each shift worked.

(*b*) *Benefits in kind.*

Benefits in kind consist of free coal or coal at reduced prices, housing facilities and other advantages; here also conditions vary with the district.

In the *Moravska-Ostrava* basin, all workmen and workwomen who have their own household are entitled to 3 quintals of coal a month if they have worked in the coalfield for one year, and to 3.5 quintals if they have worked there for at least eight years. If several persons living in the same household are entitled to a coal allowance, the total allowance may not exceed five quintals a month. Unmarried persons who live with their parents and who support the cost of the household are entitled to 1·5 quintals of coal a month if they have worked in the coalfield for at least one year. Persons in receipt of a pension are entitled to 15 quintals a year, while widows of workers killed in industrial accidents who are responsible for the maintenance of at least two children under 14 years of age receive 15 quintals a year.

The same quantities of coal are granted in the *Kladno-Rakovnik* coalfields.

As far as possible married workers in all coalfields are granted quarters in the workers' settlements or in other buildings belonging to the mines. Rents are very low and do not exceed 5 per cent. of the usual rent of the district. In default of quarters, workers in several coalfields, and more especially in the *Moravska-Ostrava* basin,

receive a special allowance. Fields belonging to the mines are frequently rented to the workers at reduced rates.

In 1930, there were 372 mining undertakings employing 111,000 workers. During the same year the aggregate amount paid in family allowances by these undertakings amounted to 42·5 million Kc., or 3·6 per cent. of the total wages bill. Family allowances in kind represented over 44 million Kc., to which must be added a sum of 6·6 million Kc. representing the value of allowances in kind made to families of deceased miners.

Credit Establishments

Employees of credit establishments receive, in accordance with their salary class, an allowance for their first three children fixed respectively at 1,500, 2,000 and 2,500 Kc. a year. These allowances are paid until the age of 21 years. No allowance is granted for children capable of providing for themselves.

Agriculture

Family allowances are granted to permanent workers who lodge with their employer and who receive a part of their earnings in kind. But while cash wages are fixed irrespective of family responsibilities, benefits in kind, such as housing, wood, coal, flour, cereals, potatoes, etc., are generally fixed in accordance with family requirements. Thus in Bohemia, benefits in kind granted to married workers are 25 per cent. greater than those allotted to unmarried persons.

SIXTH PART

HOLIDAYS WITH PAY

1.—Legal Basis.

Holidays with pay for employed persons in general were introduced by the Act of 3 April 1925 (Collection of Laws, No. 67). Prior to that date, special measures were taken for commercial employees under the Act of 16 January 1910 (No. 20), and for miners under the Act of 1 April 1921 (No. 262).

2.—Holidays with Pay for Employed Persons in General.

Persons who perform work or service in virtue of a contract of employment or service and not as a subsidiary or casual occupation are entitled to holidays with pay at the employer's expense. The provisions of the Act do not apply to seasonal workers, agricultural or forestry workers paid by the day, home workers or commercial workers and miners, for whom special laws have been adopted.

An annual holiday of 6 days with pay is granted to workers after at least one year's uninterrupted employment in the same undertaking

or with the same employer. After ten years' uninterrupted employment, annual leave amounts to seven days a year, and after fifteen years to eight days.

Apprentices are entitled to eight days a year after six months in the same undertaking. The Sunday and holidays occurring during the leave period are included therein.

Military service and the time lost by an employed person on account of sickness, accident or any other reason not caused intentionally, or through gross neglect, are included in the period of employment giving right to a holiday.

During the holiday period, employed persons are entitled to remuneration corresponding to their average earnings for the four weeks immediately preceding the beginning of the leave period. Output bonuses are not paid during annual leave.

3.—Holidays with pay for Commercial Employees.

Persons employed in a commercial undertaking mainly on commercial work or on higher grade work, and persons employed mainly on such work in the establishments scheduled in the Act are entitled to holidays with pay at the employer's expense.

An annual holiday of at least ten consecutive days is granted to employees after at least six months' uninterrupted service in the same undertaking; after five years' employment the annual holiday amounts to two weeks, and after fifteen years to at least three weeks.

Time lost on account of sickness or accident is not deducted from the holiday period.

Employees continue to receive their full wages during the holiday period.

4.—Holidays with pay for Miners.

Persons employed in reserved mining undertakings or in attached undertakings are entitled to an annual holiday of five days after one year's uninterrupted employment in the same mining district; after five years' service in the same district the holiday period amounts to seven days, after ten years to ten days, and after fifteen years to twelve days. The Sunday and holidays occurring during the leave period are included therein.

Military service and the time lost on account of sickness are included in the period of employment giving right to a holiday.

During the holiday period, the worker receives remuneration corresponding to each day's holiday, including all usual supplements with the exception of output bonuses. Workers paid at job rates receive remuneration equal to their average earnings, others receiving wages equal to those of the class to which they belong.

No statistics concerning the cost of holidays with pay during 1930 have been collected.

DENMARK

SUMMARY

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FIRST PART

STATISTICS OF POPULATION

Total Population (Census, 5 November 1930)	3,574,856
,, ,, (,, 1 February 1921)	3,267,831
Occupied population (1921)	1,347,633

OCCUPIED POPULATION BY OCCUPATION (1921)

—	Employers and independent workers	Employed persons	Total
Agriculture and fishing ...	196,641	277,988	474,629
Industry	86,997	280,598	367,595
Commerce	54,463	92,384	146,847
Transport	17,286	62,838	80,124
Public administration	—	20,162	20,162
Liberal professions	—	—	61,410
Domestic and personal service	32,958	147,677	180,635
Unknown	—	—	16,231
Total	—	—	1,347,633

SECOND PART

SOCIAL INSURANCE

I.—Workmen's Compensation

1.—Legal Basis.

Compulsory employers' liability insurance. Law of 6 July 1916, amended 28 June 1920, and 14 July 1927.

2.—Scope.

Insurance of the employer's liability in case of occupational accident is compulsory whether the employee is paid or not. The law extends to all branches of economic activity including domestic service.

Exception: Domestic service of temporary character (not over 240 hours in a calendar year). In this case, nevertheless, the ordinary compensation in case of accident is payable.

Insurance of his own person is optional for any employer whose annual revenue does not exceed 2,400 Kr. in the Capital, 2,100 Kr. in the provincial towns, and 1,800 Kr. in the rural districts. In connection with such insurance the employer may have his wife insured, if she participates substantially in her husband's business.

3.—Administration.

Employers have free choice of insurer:

(*a*) with employers' mutual insurance societies recognised by the State;

(*b*) with Danish or foreign insurance companies recognised by the State.

Self-insurance is allowed for the State and the municipalities; for private undertakings only in exceptional cases and with special authorisation.

All persons employed at sea must be insured with the Shipowners' Mutual Insurance Society, or the Mutual Insurance Society of the Fishing Trade.

The supreme control rests with the Labour Insurance Council, which fixes the amount of compensation.

4.—Financial Resources.

The State pays for the central administration. The cost of the insurance proper is borne entirely by the employers, and any agreement to the contrary is void.

The State, nevertheless, contributes :

(*a*) two-fifths of the insurance premium on account of the workers where the employers' annual earnings are less than 2,400 Kr. in the Capital, 2,100 Kr. in the provincial towns, and 1,800 Kr. in rural districts;

(*b*) a part of the insurance premium, calculated according to special provisions, on account of persons employed in the shipping and fishing trade where the employer's annual earnings are less than the above-mentioned amounts;

(*c*) the total compensation in case of accidents incurred in an insured person's attempt to save human life, if the attempt is made in connection with his occupation.

5.—Benefits.

The insurance covers accidents arising out of the work or of conditions connected therewith.

Compensation may be reduced or refused in case the accident is due to serious fault or wilful misconduct on the part of the worker.

The legislation contains no reference to occupational diseases, but the law is interpreted so as to assimilate with accidents diseases arising out of the work or of conditions connected therewith.

(*a*) *In kind :* Bandages, artificial limbs, spectacles and similar appliances. Special medical treatment, if not already provided by the sickness insurance.

(*b*) *In cash.*—1. *In case of temporary incapacity :* A daily allowance of two-thirds of the earnings of the injured person (maximum daily allowance : 4·46 Kr.; minimum 1·00 Kr.) from the date when the allowance under the sickness insurance ceases, or from the beginning of the fourteenth week after the accident if the injured person is not a member of a sickness fund.

2. *In case of permanent incapacity :* A lump sum of from 5 to 10 times the percentage of the annual earnings of the injured person.

Maximum annual earnings : 2,100 Kr.; minimum : 1,200 Kr., but 600 Kr. for persons of 60 years and over.

The lump sum is, as a rule, converted into a life annuity, where the degree of incapacity exceeds 70 per cent. and the age of the injured person is over 50 years. The conversion may be ordered by the Council in other cases. The Council may take special measures in cases where payment of the whole sum at once is considered inadvisable.

3. *In case of death :* A lump sum (1) to widow (or widower, if supported by wife) of four times the annual earnings of deceased; (2) to each child, in inverse proportion to its age (maximum : 1½ times,

or, if orphan, 3 times the annual earnings of deceased); (3) at discretion of Council to other dependants.

The total of these indemnities cannot exceed seven times the annual earnings of the deceased.

A funeral allowance of 170 Kr.

6.—Statistics.

NUMBER OF INSURED WORKERS IN 1929

Compulsory insurance	approx.	900,000
Voluntary insurance	„	40,000

FINANCIAL RESOURCES

(in Kr.)

State grants during the year ended 31 March 1930:

Labour Insurance Council	294,820
Subvention to recognised companies...	432,523
Compensation to State employees	342,830
Total	1,070,173

CONTRIBUTIONS RECEIVED IN 1929

(in Kr.)

Compensation to municipal employees	245,127
Contribution of employers	8,852,818

COMPENSATION GRANTED IN 1929

(in Kr.)

(*a*) Compensation granted by the Labour Insurance Council:

To workers in industry	2,417,376
„ „ agriculture	1,969,707
„ „ shipping	510,268
„ „ fishing...	164,537
„ „ various occupations	1,321,884
Total	6,383,772

(*b*) Compensation paid by State, communes or private undertakings carrying the risk themselves and by employers having omitted to fulfil their duty of insurance 462,508

Total	6,846,280

NATURE OF BENEFITS IN 1929

(in Kr.)

Medical treatment, etc.	347,999
Daily allowances	1,330,778
Lump sums in case of permanent incapacity ...	3,415,397
Lump sums in case of death...	1,289,598
Compensation not specified	462,508
Total	6,846,280

Premium receipt of Insurance Companies and Mutual Societies in 1928 ... ... 6,779,506 Kr.

II.—Voluntary Sickness Insurance

1.—Legal Basis.

Subsidised voluntary insurance. Act of 10 May 1915, amended 20 June 1921, 14 July 1927, 27 March 1929 and 15 April 1930.

2.—Scope.

Only persons " without means " can become regular members and benefit from the public subsidies. Persons are deemed to be " without means " if their income and property do not exceed certain limits. The income limits are equal to the annual income of skilled workers in full employment. Statistics concerning the average earnings of the said workers are published every three months and may thus involve changes in the income limits four times a year. At present, the income limits are : 4,300 Kr. in the Capital, 3,900 Kr. in other towns of 2,000 inhabitants and upwards, 3,500 Kr. in towns and urban districts of 1,000–2,000 inhabitants, and 2,900 Kr. in the remainder of the country. The limits are increased by 300 Kr. for each child under 15. The property limit, also varying in conformity with the alterations in the income of skilled workers, is at present 14,500 Kr. in respect of persons having dependants, and otherwise 9,500 Kr. These property limits may be exceeded to some degree, *e.g.*, if the property is not easily realisable.

Such persons " without means " are entitled to admission to membership of the sickness funds of their commune of residence or of their trade provided that their age is between 14 and 40, that they are not ill at the date of admission, and that they are not deemed incapable of work on account of a chronic disease or a physical or mental defect. The requirements as to capacity for work are very moderate.

Persons who, on account of lack of working capacity, cannot become members of a sickness fund have certain rights to receive aid from their communes of residence in case of illness.

Exemptions from the age limit of 40 years may, in exceptional cases, be granted by the supervisory authority. Persons up to the age of 60 have been admitted to membership in certain periods, *e.g.* during the six months after the coming into force of the Act of 1921. Wives are not insured by virtue of their husband's membership and have no rights to the benefits of the insurance if they are not themselves members. Children under 15 are as a rule insured by virtue of their parents' membership. Orphans may—irrespective of the minimum age limit—be admitted as regular members " without means," but they are entitled to benefit in kind only.

Persons whose income or property exceeds the prescribed limits may be admitted, but State and commune do not pay any subsidies on their account. They must make up for this by an extra contribution. To some extent, such persons are grouped in special sections under the respective sickness funds, but most of them are members of the so-called " continuation funds."

No age limit and no conditions as to health are imposed in case of transfer of members between sickness funds and continuation funds on account of changes in their economic conditions.

3.—Administration.

Conditions for State recognition: The competence of a sickness fund must correspond to a geographical unit, usually the commune, or to a trade. It must as a rule have at least 200 members. The

funds must be self-governing. Their rules and any amendments to them must conform to the Sickness Insurance Act and must be sanctioned by the Director of Sickness Insurance, an official in charge of a separate department under the Ministry of Social Affairs. Moreover the funds must submit annual accounts to the Director.

Funeral funds, generally attached to sickness funds and continuation funds, are subject to the provisions of the Act of 1 April 1905, amended 27 March 1929. They are under the supervision of the Director of Sickness Insurance. The majority are federated by a system of reinsurance.

4.—Financial Resources.

(*a*) *State subsidies.*

1. An annual subsidy of 2 Kr. for each member "without means."

2. An amount equal to one-fourth of the expenses on account of members "without means" for daily allowances, medical benefit, maternity benefit, hospital treatment, convalescent homes, home nursing and dental treatment. The annual total of these grants, however, cannot exceed 2,400,000 Kr. In consequence, the grant amounts in reality only to 15–16 per cent. of the expenditure of the funds for these benefits.

3. Three-eighths of the amount by which the expenditure per member "without means" suffering from a bodily or mental defect, chronic or incurable disease exceeds the expenditure per other member.

(*b*) *Communal subsidies.*

1. An amount equal to the State subsidy described under (*a*) 3.

2. Reduction for members "without means" by at least one-half of the ordinary fees charged by municipal and provincial hospitals.

3. Conveyance of sick members "without means" to and from doctors and hospitals and conveyance of doctors to and from members.

4. Voluntary grants. The law empowers the communes to assist members in paying their contributions to the sickness fund. The aid cannot exceed three-quarters of the annual contribution of each member.

(*c*) *Contributions.*

Contributions of members fixed so as to meet the remaining expenses and to constitute a reserve fund, which ordinarily must be equal to the average of the expenses of the last three years, State grants excluded. Members' contributions are suspended during military service.

(*d*) *Other resources.*

Members "with means" pay extra contributions corresponding to the public subsidies for regular members.

1. Five per cent. of members' invalidity insurance contributions in payment of local administration.

2. Interest on the reserves belonging to the sickness and invalidity insurances.

3. Miscellaneous revenues, especially in respect of the reinsurance of expenses on account of tuberculosis and mental diseases.

5.—Benefits.

Right to the benefits is acquired in case of accident, at once; in case of illness, after six weeks' membership; in case of childbirth, after ten months' membership. No daily allowance is paid in case of illness lasting three days or less.

(*a*) *Benefits in kind :*

1. Compulsory for the sickness funds : Medical treatment, treatment in hospitals, tuberculosis sanatoria, and mental hospitals for members and their children under 15 years of age.

2. Optional for the funds, but frequently given : Treatment by specialists, treatment in institutions other than the above-mentioned, home nursing, dental treatment, and—less frequently—massage and therapeutic baths. Moreover, most funds pay up to three-fourths of the cost of medicines and two-thirds of the cost of bandages, artificial limbs, spectacles, etc., up to 50 Kr. per year and member.

(*b*) *Cash benefits* (compulsory) : A daily allowance during sickness of from 0·40 Kr. to 6 Kr. in proportion to average daily earnings (maximum : four-fifths of earnings). Maximum for persons suffering from a physical or mental defect or from a chronic disease : 3 Kr. per day. Invalidity pensioners receive a maximum of 1 Kr. per day. Members continuing to receive their full pay during illness receive no daily allowance.

The duration of daily allowances is limited to 26 weeks in the course of 12 consecutive months (for invalidity pensioners, 13 weeks).

A member who in the course of three consecutive financial years has received benefit—in kind or in cash—for a period of altogether 60 weeks has exhausted his rights to benefits from the fund. Such a person can remain affiliated to the fund by paying an annual fee of 2–5 Kr. and may, if in necessitous circumstances, obtain relief from the commune corresponding to the benefits of the fund. When right to this relief is exhausted he has a right to re-entry into the fund as a regular member, provided that he is capable of work.

In case of childbirth women receive a daily allowance of from 1 to 2 Kr. from the time they are confined until ten days after birth if they do not already receive such assistance under the factory legislation. After ten days, if still incapacitated, ordinary sickness allowances. Medical aid is granted if necessary.

6.—Statistics.

Number of Sickness Funds at 31 December 1930 : 1,646.
Number of Continuation Funds : 17.

MEMBERSHIP AT 31 DECEMBER 1930

Regular members "without means"	1,621,878
" " suffering from chronic illness ...	26,302
" " with suspended rights	25,233
Auxiliary members	790
Members "with means"	11,211
Total	1,685,414
Members of continuation funds	67,641

INCOME AND EXPENDITURE OF SICKNESS FUNDS FOR PERSONS "WITHOUT MEANS" FOR 1930

(in Kr.)

INCOME		EXPENDITURE	
Members' contributions ...	30,811,407	Cash benefits	8,406,359
State and communal grants	11,692,777	Hospital treatment ...	6,348,829
Interest on capital ...	1,416,065	Sanatoria, clinics, etc. ...	2,433,695
Other income	1,225,452[1]	Doctors' fees[2]	15,616,971
		Dental treatment ...	1,447,281
		Home nursing, massage, etc.	996,043
		Medicine, bandages, etc.	5,024,934
		Administration[3]	4,561,001
		Other expenses	637,646
Total	45,145,701	Total	45,472,759

[1] Including surplus from the sections for members "with means."
[2] Not including conveyance which is generally paid for directly by the communes.
[3] Not including expenses of the central administration of the Sickness Funds under the Ministry of Social Affairs which also administers the Invalidity Insurance Fund, which are paid for by the State : Kr. 428,047 during the year ended 31 March 1931.

BALANCE SHEET AT 31 DECEMBER 1930

(in Kr.)

ASSETS	
Legacies, etc.	683,808
Shares and securities	4,989,174
Savings bank deposits	20,333,872
Bank deposits	3,271,983
Cash balance	841,696
Arrears of members' contributions	1,056,085
Due from State and communes	10,925,942
Total of Assets	42,102,560
LIABILITIES	1,741,665
Balance	40,360,895

III.—Voluntary Invalidity Insurance

1.—Legal Basis.

Act of 6 May 1921, amended 16 July 1927. Compulsory for members "without means" of sickness funds up to the age of 62 years, if Danish subjects and residing in the country.

2.—Scope.

Persons of such description are automatically admitted to invalidity insurance as soon as they join a sickness fund, if they are found not to be suffering from a physical or mental defect or from a chronic disease, or if—although suffering from a chronic disease—their working capacity is normal or only slightly diminished. If, on the other hand, the working capacity is affected to a considerable degree, or if a physical or mental defect is in question, admission to insurance depends upon the decision of the Director of Sickness Insurance. Such persons are admitted only if they are able to contribute to an appreciable extent to their maintenance. If they are not admitted they have certain rights to receive an invalidity pension from their commune of residence.

A regular member of a sickness fund who has exhausted his right to benefit from the fund, but remains affiliated to it, can remain in invalidity insurance. A regular member who becomes a member " with means " can also remain in insurance but must pay a premium of three times the amount paid by members " without means."

3.—Administration.

The Invalidity Insurance Fund is placed under the direction of the Director of Sickness Insurance. Its finances are supervised by the Ministry of Social Affairs.

4.—Financial Resources.

(*a*) *Members' contributions* are collected by the sickness funds. Annual rate : 4·44 Kr. if the member is under 25 at date of entry or joined on 1 October 1921, *i.e.*, the date of coming into force of the Act; from 5·16 Kr. to 6·84 Kr. if entering between 25 and 40; the highest rate is 10·08 Kr. (for persons entering after the 50th year). Members' contributions are suspended during military service.

(*b*) *Employers' contributions.*—Any employer liable to insure his staff against accident must at the same time contribute 4·50 Kr. for the invalidity insurance of each worker.

(*c*) *State subsidies.*—The State pays three-fifths of the expenditure not covered by the above contributions, the cost of the central administration and one-half of the invalidity pensions from the age of 62.

(*d*) *Communal subsidies.*—Two-fifths of the expenditure not covered by members' and employers' contributions, and one-half of the invalidity pensions from the age of 62.

5.—Benefits.

(*a*) *In kind :* Medical appliances, treatment and vocational re-education mainly for the purpose of reducing the degree of invalidity. Acceptance of treatment is compulsory.

(*b*) *In cash :* An annual pension of 540 Kr. if the working capacity is reduced to one-third or less of the normal.

If husband and wife are both entitled to a pension the amount is reduced by one-fourth for each.

An annual supplement of 260 kr. in case of invalidity necessitating the constant help of another person. This supplement is paid by the commune of residence.

The pension is reduced if the invalid already receives another pension from the State or a commune or compensation on account of invalidity, unless it is an annuity purchased by himself.

Right to an invalidity pension is established only after two years' membership of a sickness fund.

Decisions regarding benefits are taken by a national council.

6.—Statistics.

NUMBER OF MEMBERS AT 31 DECEMBER 1930

Regular members	1,513,820
Members "with means"	11,918
Persons receiving invalidity pension at 31 December 1930	25,230

INCOME AND EXPENDITURE FOR 1930

(in Kr.)

INCOME		EXPENDITURE	
Members' contributions ...	6,230,380	Invalidity pensions ...	14,103,752
Employers' contributions	3,718,114	Benefits in kind	802,700
State grant[1]	2,488,150	Medical opinions and review	369,954
State grant for invalids over 62	1,311,544	Refund of advance from communes	569,635
Communal grant	1,658,767	Local administration ...	385,849
Communal grant for invalids over 62	1,311,544	Surplus	544,133
Interest	57,524		
Total	16,776,023	Total	16,776,023

[1] Not including 453,717 Kr. for central administration.

BALANCE SHEET AT 31 DECEMBER 1930

(in Kr.)

ASSETS		LIABILITIES	
Deposits	916,665	Accounts with State ...	1,000,306
Deposits with sickness funds	2,284,991	Accounts with insurance companies	9,084
Due from communes ...	21,352	Surplus	2,233,851
Medical appliances ...	17,424		
Cash balance	2,809		
Total	3,243,241	Total	3,243,241

IV.—Voluntary Unemployment Insurance

1.—Legal Basis.

Subsidised voluntary insurance introduced in 1907. Law of 1 July 1927, amended 4 April and 9 November 1928, and 9 October 1931.

2.—Scope.

Insurance is nominally voluntary, but is, in fact, nearly universal, as the trade unions make it compulsory for their members.

Admission is open to all manual and non-manual workers not disqualified for moral or physical reasons in industry, transport, commerce, shipping, agriculture, and other economic activities. Admission of new members is limited to workers between 18 and 60 whose wages constitute their principal source of income, and the value of whose property does not exceed 5,000 Kr., if single, and 10,000 Kr. if married. The property limit may be raised, in individual cases, by decision of the Minister of Social Affairs upon application of the Director of Unemployment Insurance, to 8,000 Kr. and 15,000 Kr., respectively, if the property consists wholly or partly of real estate.

3.—Administration.

The central administration is in the hands of the Director of Unemployment Insurance under the Ministry of Social Affairs. Three kinds of institutions exist :

(*a*) *Unemployment funds* are usually organised by the trade unions, but may include several trades. They must have at least 100 members and be open to all workers of a given occupation in the whole country, or at least in a large area. All benefits are paid through the local branches of these funds.

(*b*) *Crisis funds* are special reserve funds of the above. They assist the unemployed in time of crisis when they have exhausted their rights in the ordinary funds.

(*c*) *The National Unemployment Fund* is a reserve constituted by the employers' contributions. It subsidises the crisis funds, grants loans to unemployment funds and may finance work for the unemployed and their technical education.

4.—Financial Resources.

(*a*) Members' contributions are fixed so as to meet, together with the public subsidies, the expenditure on account of unemployment which each trade may expect according to previous experience. They vary widely according to trade. The average annual contribution was 60 Kr. in 1930–1931. Extra contributions to a fund may be levied if necessitated by its financial situation.

Contributions to crisis funds should represent an addition of at least 20 per cent. to the ordinary contribution until a sufficient reserve has been accumulated.

(*b*) Employers contribute to the National Unemployment Fund until it has reached 12,000,000 Kr. : 3 Kr. a year for each worker (same definition as for accident insurance), but only 2 Kr. for apprentices, workers in agriculture and forestry. No contribution for State employees, domestic servants and others who board with the employer, and children under 18 of the employer.

(*c*) State subsidies to the unemployment funds are fixed in inverse proportion to the earnings of the workers in each trade or occupation. They vary from 10 per cent. of the members' contribution in the best paid to 40 per cent. in the lowest paid occupations. State grants to the crisis funds are fixed according to the same principle.

The State also contributes to the National Unemployment Fund (Law of 4 March 1924).

Extraordinary grants have been made during the present crisis (Law of 19 October 1931).

(*d*) Communal subsidies to the unemployment funds range from five per cent. of the members' contributions in occupations where the average annual earnings exceed 4,000 Kr. to 30 per cent. in occupations where they are less than 2,000 Kr. The communes also contribute to the crisis funds.

5.—Benefits.

Benefits are payable only in case of involuntary unemployment. No indemnity is paid in case of strike, lock-out, sickness, invalidity or

other incapacity for work, nor if the applicant has left his work without sufficient reason or refused work for which he is qualified as offered by the Fund, a public employment office or the municipality.

Right to benefit is acquired only after 12 months' membership, including at least 26 weeks of work.

No assistance is given during the first six days of a period of unemployment. Various restrictions exist in regard to seasonal workers.

Benefits in kind: Technical instruction financed by the National Unemployment Fund.

Cash benefits:

(*a*) Daily allowance which cannot exceed two-thirds of average wage in the occupation of the member. Minimum 1 Kr.; maximum 3 Kr. for single persons or 4 Kr. for breadwinners. The maximum period of benefit must be fixed by each fund at not less than 70 days during 12 consecutive months.

Thereafter, two-thirds of the above allowance for a maximum of a further 70 days during 12 consecutive months, payable from the crisis funds where such exist, but only if percentage of unemployment in the occupation in question is above the normal for the season.

(*b*) Travelling and removal expenses.

(*c*) Assistance provided by the emergency legislation of 1931 extends to members who have exhausted their rights and to non-members of the funds.

6.—Statistics.

Number of Unemployment Insurance Funds (31 March 1931):

Unemployment Funds: 70 with 3,011 local branches and 301,028 members.

Crisis Funds: 6 with 43,432 members.

INCOME AND EXPENDITURE FOR YEAR ENDED 31 MARCH 1931

(In Kr.)

(*a*) *Unemployment Funds*

INCOME.		EXPENDITURE	
State grant[1]	5,100,224	Daily allowances	22,545,205
Communal grants ...	4,592,673	Christmas allowances ...	407,687
Members' contributions ...	17,913,617	Travelling and removal expenses	70,409
Interest on capital ...	931,556	Administration and placement	1,708,635
Other sources	49,466	Other expenses	62,474
Total	28,587,536	Total	24,794,410

[1] Not including remission of debt of unemployment funds (99,424 Kr.) and expenses of central administration, including that of the public employment offices (145,820 Kr.).

(*b*) *Crisis Funds*

INCOME		EXPENDITURE	
State grant	100,818	Daily allowances	743,029
Communal grants ...	255,012	Other expenses	447
Grant from Natl. Unempl. Fund	122,397		
Members' contributions ...	583,704		
Interest on capital ...	80,581		
Total	1,142,512	Total	743,476

(c) *National Unemployment Fund*

Income		Expenditure	
State grant	599,558	Contributions to crisis funds	122,397
Employers' contributions	1,700,724	Technical instruction of unemployed	593,730
Interest on capital ...	354,298	Undertakings for unemployed	22,125
Income from undertakings for unemployed ...	10,466	Administration	20,397
Other sources	533	Other expenses	7,651
Total	2,665,579	Total	766,300

BALANCE SHEETS AT 31 MARCH 1931

(in Kr.)

(a) *Unemployment Funds.*

Assets		Liabilities	
Various amounts due ...	353,201	Debt to the State ...	3,716,605
Bank deposits, cash, etc....	24,940,454	Other debts	539,057
		Surplus of assets	21,037,993
Total	25,293,655	Total	25,293,655

(b) *Crisis Funds*

Bank deposits, cash, etc.	2,388,182	Debt	193,550
		Surplus of assets	2,194,632
Total	2,388,182	Total	2,388,182

(c) *National Unemployment Fund*

Due from employers ...	1,340,000	Due to crisis funds ...	145,900
Securities	508,110	Due for technical instruction	500,000
Bank deposits	5,063,400	Due to undertakings for unemployment... ...	3,000
Interest due	83,500	Due to the State... ...	905,300
State grant due	3,721,640	Due for administration ...	1,200
Loans to unemployment funds	434,550	Surplus of assets	9,595,800
Total	11,151,200	Total	11,151,200

V.—Subsidised Benefit Schemes for Staffs of Public Undertakings

1.—Legal Basis.

The Civil Service Act of 31 March 1931 applies to all civil servants, including the permanent employees of the State Railways and the Post and Telegraph Services.

2.—Scope.

Every civil servant is entitled to a pension for himself, his widow, and surviving children under 18 years. During the first three months following the death of a civil servant, payment to the survivors is made at a rate equal to the salary of the deceased.

Civil servants contribute five per cent. of their salary towards pensions, but these are not paid out of a special pension fund.

Special grants may also be given to former employees of the State Railways, the Post and Telegraph Services, and the dependants of such employees.

The industrial personnel directly employed by the municipalities benefit under almost identical pension schemes, but no information is available as to the cost of these pensions and special grants.

State and communes are subject to the general laws of invalidity insurance and of unemployment insurance (but not unemployment insurance for the permanent employees). State and communes carry their own risk under the workmen's compensation law and pay compensation according to the provisions of that law.

3.—Statistics.

State expenditure for pensions, posthumous payments and special grants to personnel of the State Railways, and the Post and Telegraph Services amounted, during the year ended 31 March 1931, to :

	Beneficiaries	Amounts (in Kr.)
Pensions	8,523	12,755,000
Posthumous payments	350	233,000
Special grants	458	236,000

THIRD PART

SOCIAL ASSISTANCE

I.—Non-Contributory Old-Age Pensions

1.—Legal Basis.

Non-contributory pension scheme. First law in 1891. Law of 7 August 1922, amended 1 July 1927.

2.—Beneficiaries.

Every Danish citizen is entitled to receive an old-age pension provided he fulfils certain conditions. Widows and separated or divorced wives of Danish citizens have the same rights as Danish citizens.

(*a*) *Pensionable age :* Normally 65, but a pension may be granted from the age of 62 if the working capacity is reduced to one-third or less, provided the claimant does not obtain invalidity pension. A pension may be granted from the age of 60 in special cases of ill-health.

(*b*) *Means limit :* For full pension annual income must not exceed 100 Kr., but for married couples both entitled to pension, 200 Kr. in towns over 10,000 inhabitants, 150 Kr. in smaller towns and 100 Kr. in the rural districts. The pension is proportionally reduced when the annual income exceeds these limits.

(c) *Length of residence required:* Five years in Denmark or on board Danish ships, but exceptions can be made for persons having returned from abroad.

(d) *Other conditions:* Persons having received poor relief during the last three years or having been sentenced for dishonourable offences are not entitled to pensions.

Persons who have assigned their property to their children or others, or who through a disorderly or prodigal life have deprived themselves of the means of their support are not entitled to receive old-age pensions.

It is further a condition that the applicant for an old-age pension has not during the last five years been found guilty of vagrancy or begging, and that he has not led a life of such a nature as to be considered scandalous.

3.—Administration.

Claims are decided by the communal authorities, by whom also the payment is effected.

4.—Financial Resources.

The State is liable for seven-twelfths and the communes for five-twelfths of the expenses.

5.—Benefits.

(a) *In cash:* Pensions beginning at the age of 65 as follows:

	In the capital Kr.	In other towns Kr.	In rural districts Kr.
Married couple, both over 65	1,008	804	600
Single man	678	540	402
Single woman	642	510	378

This pension is increased by about 10 per cent. for each year up to 68 by which the claim is delayed.

Reduction of the pension when the annual income exceeds the limit prescribed, by 50 per cent. of the first 200 Kr. of excess, by 75 per cent. of the next 300 Kr., and by 100 per cent. of further excess.

An allowance not exceeding one-twentieth of the pension in towns and one-eighth in rural districts may be granted, for one year at a time, in special circumstances (infirmity, etc.).

(b) *In kind:* The pension may be replaced by maintenance in an approved home for the aged.

The municipalities of the capital and the towns may grant medical assistance, hospital treatment, etc.

6.—Statistics.

	31 March 1930	31 March 1931
Number of old-age pensions	98,501	98,835
Number of old-age pensioners, counting husband and wife separately	124,243	124,571
Pensioners in homes for the aged	6,201	6,265

INCOME AND EXPENDITURE FOR YEAR ENDED 31 MARCH 1931

(in Kr.)

INCOME		EXPENDITURE	
State grant	34,606,276	Pensions	47,649,000
Municipal grant	24,905,000	Extra allowances... ...	3,299,000
		Medical assistance ...	1,345,000
		Homes for the aged ...	7,417,000
		Other assistance	998,000
Total	59,511,276	Total	60,708,000

II.—Child Welfare

1.—Supervision of Care of Children.

Law of 28 March 1923.

The communal authorities appoint a number of citizens as child welfare inspectors. No man or woman under 60 can refuse this duty which lasts for four years. Authorisation from the supervisory boards must be obtained before accepting a child under 14 for board. It is the duty of doctors and midwives to notify the birth of an extra-nuptial child within three days.

The inspectors visit in their homes :

Children under 14 who are boarded out. The inspection may be extended to children boarded without payment and adopted children, if conditions render this desirable;

All extra-nuptial children until their seventh year, but the supervision may be extended until their fourteenth year;

Extra-nuptial children and children of deserted, separated and divorced wives to whose maintenance the public authorities contribute in accordance with special legislation.

The supervision does not extend to children under the boards of children's guardians or under the Poor Law.

STATISTICS

Number of children under supervision at the end of 1930

Boarded with families	17,685
Legitimate children receiving public assistance ...	4,552
Extra-nuptial children	15,896
Total	38,133

No information available regarding the cost of these measures.

2.—Boards of Children's Guardians.

Law of 12 June 1922, amended 31 March 1926.

Boards of guardians, appointed by the authorities of each commune, are placed under the control of the National Board of Children's Guardians. The board for the capital is constituted according to special rules.

The local boards can abrogate the rights of parents and remove from their homes children under 18 who (i) are of difficult character,

or (ii) are exposed to immoral influences, or (iii) are ill-treated. The removal from home may be temporary or permanent. The board may also admonish the parents or appoint another person to supervise the upbringing of the children.

The board may place the child in another family, in service, in apprenticeship or in an educational institution, under State control.

The care of children ceases generally with the 18th year, but may with sanction of the National Board be extended until the 21st year; for children placed in homes for young people, the care generally lasts until the 21st year.

The State bears the cost of the central administration and the placing of children above 15 years in educational homes or otherwise outside their home, as well as the cost of the placing of children (also under 15 years) in homes for young people. The State also provides prizes for the encouragement of the children.

The cost of the placing of children outside their home until the 15th year is borne in equal shares by State and communes.

The parents are bound to contribute to the maintenance of the children in amounts fixed by the boards.

STATISTICS

Number of children removed from their homes by the Boards of Children's Guardians

	1930	1931
By reason of the child itself	591	509
By reason of conditions in home	405	363
For both reasons	107	89
Total	1,103	961

Number of children under guardianship of the Boards at the end of 1931	5,916

Expenditure of the State during year ended 31 March 1931

(in Kr.)

National Board of Guardians	97,615
State home for young people	436,715
Subvention to private homes for young people	251,852
Educational homes	294,877
Reception and observation homes	102,809
Children's homes	680,065
Preventive care of children	458,825
Recognised associations for care of children ...	78,262
Boarding of children in educational homes, etc. ...	2,000,580
Various subventions	138,232
	4,539,832

Expenditure of communes during year ended 31 March 1930	782,000 Kr.

3.—Extra-nuptial Children.

Law of 27 May 1908, amended 29 April 1913, and 22 December 1919.

The father must pay at least three-fifths of the cost of maintenance of the child generally until its 18th year, for the expenses in connection with childbirth and for maintenance of the mother one month before and one month afterwards.

The amounts due are fixed by the authorities and advanced by the communes.

Failure on the part of the father to reimburse the communes involves consequences of poor relief, viz., loss of certain civil rights.

4.—Children of Separated, Divorced and Deserted Wives.

Provisions and procedure resemble those for extra-nuptial children.

5.—Orphans and Children of Widows.

Law of 29 April 1913, amended 4 March 1918, and 30 March 1920.

Fatherless children, if the widow fulfils certain prescribed conditions, and orphans, if the last surviving parent fulfilled these conditions, are entitled to assistance until the age of 14. Assistance may be continued up to 18.

Means limit for widows: the annual income must not exceed 800 Kr. in the capital, 700 Kr in other towns and 600 Kr. in rural communes, plus 100 Kr. for each child, and the property must not exceed 4,000 Kr. plus 500 Kr. for each child under 14.

She must, further, not lead a life of such a nature as to be considered scandalous.

The expenses are divided equally between State and the commune concerned.

Amount of assistance per child per year: 200 Kr. during the first four years of life; 160 Kr. until the 12th year; 120 Kr. thereafter.

This assistance ceases when the widow receives poor relief or assistance from the municipal auxiliary funds.

STATISTICS

Number of widows and orphans assisted at 31 March 1931

	1930	1931
Widows	7,546	7,542
Their children	14,997	14,836
Orphans	442	418

Cost of assistance during the year ended 31 March 1931

	Kr.
State grant	1,109,707
Municipal grants	1,092,000
Total	2.201,707

6.—Meals for School Children.

Law of 23 May 1902.

In schools where domestic work forms part of the curriculum, food prepared in the school kitchens at communal expense is served to the pupils. The communal council may further authorise food to be served to other poor school children without charge.

Communal councils may also make contributions to benevolent societies which serve meals free of charge to poor school children during the months December–March.

In accordance with the latter provision, meals were served to 7,500 school children daily in Copenhagen during the period from

4 January to the end of March 1930. Expenditure for this purpose amounted to Kr. 130,000, almost the entire amount being contributed by the municipality as a subsidy to the society in question.

7.—Summer Holidays for Children.

Children from public schools in the capital receive free railway fares and have, during the last forty years, been received gratuitously by inhabitants of rural districts for six weeks' summer holidays.

STATISTICS

Number of public school children in the capital, 31 December 1930	61,593
Number of children given summer holiday through the school authorities in 1930	24,147

III.—Medical and Maternity Assistance

1.—Free Medical Assistance.

Poor Law of 9 April 1891. Indigent persons are entitled to free medical assistance, including attendance of midwife, and to funeral expenses for dependants. Medical assistance is not considered as poor relief.

2.—Free Hospital Treatment.

Members of sickness funds and other persons without means receive gratuitous treatment in State, provincial and communal hospitals. Free hospital treatment is provided in particular for indigent sufferers from chronic diseases.

Number of public hospitals (mostly provincial and communal) including tuberculosis hospitals and mental hospitals at the end of 1929: 186 with 15,553 beds.

3.—Assistance Supplementing Sickness Insurance Scheme.

Law of 9 April 1891, amended 6 May 1921 and 29 March 1924.

The communes pay for maintenance and treatment of sick persons who have exhausted their rights in the sickness funds, to an extent not exceeding the amount provided by the sickness fund concerned during the financial year, in which the aid from the fund has ceased, and during the previous two financial years.

The communes also pay for the treatment and maintenance of persons who for reasons of health cannot become members of a sickness fund. The allowance towards their (and their family's) maintenance cannot exceed the amount which they would have received from the invalidity insurance, if they had been members, *i.e.* 540 Kr. a year, or 800 Kr. in case of invalidity necessitating the constant help of another person. If a member of a sickness fund has not been admitted to invalidity insurance, the commune pays an equivalent allowance towards his and his family's maintenance.

4.—Treatment of Tuberculosis.

Law of 29 March 1924.

In Denmark, inability to pay does not bar persons suffering from tuberculosis from admission to sanatoria or other institutions for the

care and cure of this disease. The State subsidises the institutions and pays, furthermore, about three-quarters of the cost of board and treatment for persons without means. The cost per day is thus reduced to between Kr. 1 and Kr. 1·50. This sum is paid by the sickness fund or, for non-members, if necessary, by the commune. The patients remain in the institutions as long as they are found to benefit from treatment.

The following are considered as being " without means " :

(*a*) members of recognised sickness funds and their children under 15;

(*b*) others whose income does not exceed the means limits fixed by the sickness insurance law for members " without means "; and

(*c*) other persons whose standard of living would be adversely affected by payment for treatment.

The commune must provide, if necessary, for the support of the family during the sanatorium treatment of its breadwinner. This assistance should include payment for the boarding-out of children, clothing, etc.

State subsidies are granted to tuberculosis dispensaries provided the communes pay an equal amount.

The tuberculosis institutions have altogether about 3,600 beds (1 per 1,000 inhabitants) and treat annually about 14,000 patients. About 4,000 fresh pulmonary cases and 2,600 deaths from tuberculosis of all forms are reported each year in the whole population.

The institutions consist of (*a*) 14 sanatoria for pulmonary tuberculosis with 1,341 beds; (*b*) 33 hospitals, mostly provincial and communal, for advanced cases with 1,029 beds; (*c*) 13 seaside sanatoria with 611 beds for children suffering from scrofula; (*d*) seaside hospitals for advanced cases of surgical tuberculosis, scrofula and lupus with 465 beds; (*e*) 5 invalid homes with 147 beds; and (*f*) a few recreation homes.

Almost every commune has one or more visiting nurses who, free of charge, attend cases in their homes.

The National Tuberculosis Association is endowed with considerable funds, from which the patients may obtain assistance when discharged from sanatorium.

STATISTICS

Expenditure during year ended 31 March 1931

		(in Kr.)
State	for direct treatment	3,934,278[1]
	other measures	approx. 98,000
Communes		607,000

[1] Excluding expenditure for treatment of tuberculous patients in general hospitals not possessing a special tuberculosis ward.

5.—Treatment of Infectious Diseases.

Law of 10 May 1915.

Hospital treatment is compulsory and gratuitous in case of the " dangerous " epidemic diseases (plague, cholera, yellow fever, smallpox, dysentery, typhus and leprosy), all long ago practically extinct.

Free hospital treatment is provided for cases of certain other epidemic diseases on condition that they apply for admission immediately when diagnosed (typhoid and paratyphoid fevers, dysenteric diarrhœa, diphtheria, scarlet fever, acute poliomyelitis, cerebrospinal meningitis). These diseases are now nearly always treated in hospital.

No payment may be demanded or received for treatment and disinfection of persons suffering from scabies.

Expenditure on account of compulsory treatment of epidemic diseases, including cost of ambulance, nursing and medicine, is defrayed by State and communes in equal shares. The State contributes three-quarters of the cost of treatment of the other epidemic diseases mentioned above.

STATISTICS

Expenditure on account of treatment of epidemic diseases during the year ended 31 March 1931

(in Kr.)

State	744,930
Communes (1929-30)...	1,234,000

6.—Treatment of Venereal Diseases.

Gratuitous treatment of venereal diseases and obligation to submit to treatment was established for the whole of Denmark by law of 2 July 1790. Present law, 30 March 1906.

Treatment is gratuitous without regard to economic conditions. Patients who do not complete their treatment are interned and compulsorily treated. A person who has reason to believe that he is sick, but nevertheless, by sexual intercourse, infects another, is punished by imprisonment.

7.—Care of the Insane and Mentally Deficient.

Members of sickness funds receiving State grants and others "without means" are treated free of charge during the first three months' stay in a mental hospital. It is a requirement, however, that they have not before suffered from mental disease, and that application for admission is made within two months after the beginning of the disease. For subsequent periods, a reduced fee of 2 Kr. a day is charged but will be paid by the commune of residence, if necessary. Assistance given for the maintenance of insane persons in State asylums or in asylums recognised by the State is not considered as poor relief. If a person receives a pension from the invalidity insurance on account of his insanity, his maintenance in the asylum is paid out of the pension.

Mentally deficient persons are received in private institutions subsidised by the State; for indigent persons the cost is defrayed by the commune, but this assistance is not considered as poor relief.

Asylums for the insane, educational and other institutions for the mentally deficient are largely financed by the State.

STATISTICS

Institutions for the insane and mentally deficient on 31 December 1930

	Number of Institutions		Inmates	
	State	Communes	State	Communes
Asylums for the insane and other mental hospitals ...	6	1	4,655	1,922
Homes for mentally deficient	4 private institutions and several private nursing homes; 4,477 inmates in the institutions (31 March 1931).			
Homes for epileptics ...	4 institutions with 572 inmates.			
Sanatoria for inebriates ...	1 communal (8 inmates) and 5 private (subsidised by the State, 85 inmates).			

Most general hospitals and provincial infirmaries have small departments for insane persons.

Expenditure during the year ended 31 March 1931

(in Kr.)

State :	
Mental hospitals	3,818,146
Grants to communes for mental hospitals	696,724
Institutions for mentally deficient	2,560,562
Home nursing of mentally deficient	130,311
Total	7,205,743
Communes (year ended 31 March 1929) :	
Mental hospitals ... ... (approx.)	4,620,000
Institutions for mentally deficient ... „	2,100,000

8.—Assistance for Persons Suffering from Physical Defects.

Education in State institutions is compulsory for deaf-mute and blind children, if adequate private education cannot be provided. The cost of education and maintenance of indigent persons in the institutions (500 Kr. a year) is carried by the commune, but this assistance is not considered as poor relief. Other expenses are defrayed by the State.

Assistance to sufferers from defects of speech given in the State asylum and to cripples in private institutions recognised by the State is not considered as poor relief.

State institutions : four for deaf-mutes, two for the blind, and one for education of children suffering from defects of speech. The State also subsidises several private institutions for cripples.

STATISTICS

Expenditure during year ended 31 March 1931

State :	Kr.
For deaf-mutes	682,497
For stammerers, etc.	81,510
For the blind	601,255
For cripples	490,650
Total	1,855,912

Communes :		Kr.
For deaf-mutes	... ...	162,873
For stammerers	... ... approx.	10,000
For the blind ...	... ... „	120,000
For cripples ...	... ... „	130,000
Total	... ... „	422,873

9.—Maternity Assistance.

Law of 29 April 1913.

Women employed in undertakings subject to factory inspection are not allowed to work during the four weeks following childbirth and are then assisted by the communes during this period.

Unmarried mothers—and in special circumstances married women—are received gratuitously in the State Maternity Home at Copenhagen, and receive when leaving a sum of money for care of the child if they keep it with them.

Unmarried women, widows and deserted women are received gratuitously in the maternity home in Jutland.

STATISTICS

Cost to the communes during the year ended 31 March 1930 : approximately 14,000 Kr.

Number of mothers received in the State Maternity Home :

Unmarried	2,063
Married	2,055

IV.—Communal Auxiliary Funds

Law of 29 April 1913, amended 31 March 1931.

These funds provide temporary assistance to necessitous persons deserving of help in order to prevent their coming under the poor law. The fact of having previously received poor relief does not debar anyone from receiving assistance from the funds, provided poor relief has not been received within the last three months. The auxiliary funds have frequently been employed for the distribution of extraordinary relief on account of high cost of living or exceptional unemployment.

The administration is autonomous, the managing boards being elected directly by the communal electors.

Resources : Communal and State grants, the latter not to exceed one-third of the former.

STATISTICS

FINANCIAL RESOURCES FOR YEAR ENDED 31 MARCH 1931

(in Kr.)

State grants	1,500,000
Communal grants	15,791,000
Number of persons assisted	104,630

V.—Poor Relief

Law of 9 April 1891.

Receipt of poor relief entails the loss of right to vote as communal and parliamentary elector. Those who receive it permanently and to any considerable extent may be returned to their commune of origin, and, if men, cannot marry without permission of the communal authority. They lose their rights to various public benefits such as old-age pensions.

When five years have elapsed since poor relief was last received, these disabilities are removed.

Paupers are kept at their homes, if possible, and are placed in poor-law institutions only when their conduct renders it necessary. Persons in need of treatment on account of age or infirmity may not, as a rule, be placed in these institutions.

There has been a tendency, for many years, to develop the other forms of public assistance so as to avoid the need of poor relief.

The commune of residence is responsible for expenditure on account of poor relief, but can obtain a refund to the extent of three-quarters from the commune of origin.

Statistics

Number of Assisted Persons for Year Ended 31 March 1931

Poor relief entailing loss of civil rights (excluding poor relief on account of alimony)	34,396
For maintenance of children (on account of alimony)	20,832
Relief not entailing loss of civil rights	48,685
Miscellaneous relief	8,849
Total	112,762

Expenditure of Communes for Year Ended 31 March 1931

(in Kr.)

Poor relief entailing loss of civil rights (including alimony)	approx.	25,000,000
Relief not entailing loss of civil rights ...	„	14,000,000
Total		39,000,000

VI.—Shipowners' Liability towards Sick or Injured Seamen

1.—Legal Basis.

Seamen's Act of 1 May 1923.

2.—Scope.

The law applies to all persons regularly employed on board Danish merchant ships

3.—Benefits.

A sick or injured seaman is entitled to care on board or ashore, including maintenance, medical attendance and medicine. The expenses are defrayed by the owner so long as employment lasts.

A seaman who is sick at the time of discharge is entitled to attendance at the owner's expense for not more than 6 weeks or, if he is a Danish citizen, and under care abroad, 12 weeks. If he is left behind abroad, he is further entitled to free passage, with maintenance, to his domicile in Denmark. These provisions do not apply if he incurred the illness or injury through his own fault or concealed it at his engagement.

If the captain is discharged on account of illness or injury, he is entitled to three months' salary after leaving employment, provided he did not incur the illness or injury through his own fault or concealed it at his engagement.

Expenses for attendance and repatriation in case of tuberculosis or venereal disease are defrayed by the Treasury.

Burial expenses are defrayed by the shipowner if the seaman dies during employment or while under treatment at the shipowner's expense. If he dies while under treatment at expense of the Treasury, the funeral expenses are also defrayed by the Treasury.

The shipowner must pay an additional month's wages to the widow or children of a Danish seaman who has been in his service during the six months preceding his death.

FOURTH PART

HOUSING

Law of 4 April 1928.

The State promotes building of cheap dwellings only by concessions in regard to taxation and exemption from stamp duties, registration fees and other inland revenue from deeds of sale, mortgages and contracts. Full or partial exemption from communal real estate taxes may be granted. These provisions apply especially to houses containing small apartments.

State and communal assistance was formerly given towards the building of cheap dwellings in the form of subsidies and loans, which were as a rule dependent upon the grant of communal subsidies or communal guarantee of the State loan.

FIFTH PART

HOLIDAYS WITH PAY

1.—Legal Basis.

Law on domestic service of 6 May 1921. Collective agreements in various industries.

2.—Scope.

Domestic servants are entitled to a leave of three working days for each half-year of service. Any agreement to the contrary is void if the servant is under 18.

Annual leave with pay is frequently secured by the collective agreements in force in many industries, and notably in those of foodstuffs, graphic arts and printing, leather, metals, lime, glass and wood. The leave is mostly for six working days, but sometimes more.

An annual leave of two weeks or more is customary for employees in offices, commerce, banks, etc.

3.—Statistics.

Number of workers who received holidays with pay in 1930 was approximately 110,000.

FINLAND

SUMMARY

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FIRST PART

STATISTICS OF POPULATION

Total population on 31 December 1930 ...	... 3,667,067
Occupied population on 31 December 1930	... 1,714,832

NUMBER OF EMPLOYED PERSONS ON 31 DECEMBER 1930

Agriculture	310,055
Industry	207,364
Communications	37,268
Commerce	25,242
Others	125,975
Total	705,904

The Finnish population census is based on church registers and on the civil register (for persons of no denomination). Every ten years, the Central Statistical Office makes an abstract of the registers showing the distribution of the population of each parish according to sex, age, marital condition, occupation, etc. Occupational classification is based on the branch of industry to which the undertaking or employer belongs and not on the individual trade of the worker.

SECOND PART

SOCIAL INSURANCE

I.—Workmen's Compensation

1.—Legal Basis.

Workmen's compensation is regulated by the Act of 17 July 1925 as completed by the Act respecting the Insurance Council of the same date, and by the Orders of 30 November and 17 December 1925 and 13 March and 2 July 1926.

2.—Scope.

Every person who undertakes to perform manual work for another person in return for remuneration or as an apprentice is liable to insurance, with the exception of:

(*a*) members of the employer's family residing with him;

(*b*) workers who perform work for not more than six consecutive days for a person who normally employs no other workers liable to insurance;

(*c*) workers in the employment of the State; but manual workers employed by the State who are injured by an accident and their dependants are granted compensation in accordance with the Act;

(*d*) agricultural and other workers in about twenty thinly-populated districts where medical assistance is difficult to organise.

3.—Administration.

The employer may insure either with an insurance institution based on the mutual liability of its members or with a Finnish accident insurance company. The insurance institutions and companies must be recognised by the Council of State which ascertains that they offer the guarantees prescribed by the Act.

If an employer who employs workers liable to insurance fails to insure his workers, the commune concerned must undertake general group insurance on their behalf. In this case, the commune collects the contributions from the employers. If the commune fails to perform this duty, it is liable for payment of compensation to injured workers and their dependants.

The supervision of the enforcement of the Act is carried out by the Insurance Council, which consists of a director, a duly qualified legal member, and two medical practitioners, together with four employers' representatives and four workers' representatives. The members of the Insurance Council are appointed by the Council of State for a period of four years, the employers' and workers' representatives on the nomination of the central organisations of employers and workers. The employers' and workers' delegates must represent industry, agriculture and shipping.

4.—Financial Resources.

The cost of the insurance is borne by the employers, except in the case of employers whose income for purposes of communal taxation is assessed at less than 6,000 marks a year and who from an economic point of view may be regarded as workers, when the contributions are paid by the State. The insurance institutions have adopted a common schedule under which the workers are placed in various risk classes.

5.—Benefits.

Insurance covers all cases of bodily injury incurred by a worker during his work or on the way to or from his place of work. Compensation may be refused or reduced if the worker has failed to follow the rules issued for the prevention of accidents or if he has otherwise acted contrary to the instructions of those in authority over him.

The following occupational diseases are put on the same footing as industrial accidents for purposes of insurance: anthrax, diseases caused by radiant energy or by the following substances: ammonia, amyl alcohol, aniline dyes, antimony compounds, arsenic compounds, benzine, benzol and its derivatives, phenol, lead and lead compounds, chlorine, unslaked lime, chloride of lime, mercury and mercury compounds and amalgams, hydrofluoric acid, formaldehyde, phosphorus, phosphine, carbon monoxide, carbon dioxide, methyl alcohol, caustic soda, caustic potash, nitroglycerine, petroleum, picric acid, pyridine, sulphuric acid, sulphurous acid, carbon disulphide, sulphuretted hydrogen, hydrochloric acid, coal-tar and vegetable tar, low acid compounds of nitrogen and derivatives of nitrogen in gaseous form, nitric acid and nitrous acid, turpentine, cyanogen compounds.

(*a*) *Benefits in case of temporary incapacity.*

(i) Medical attendance including treatment in a hospital, medicines and requisites for dressings, bandages and other necessary appliances such as crutches, artificial limbs, spectacles, transport of the injured person, etc.;

(ii) Cash benefit from the day on which incapacity for work begins, for a maximum period of one year. No benefit is granted for incapacity of less than three days. In case of complete incapacity, the cash benefit amounts to two-thirds of the average daily wage if the injured person has dependants, with a minimum benefit of 5 marks and a maximum of 30 marks a day. If the injured worker has no family or near relatives depending on him, the benefit is equal to one-half of his average daily wage, with a minimum of 4 marks and a maximum of 25 marks a day. In case of partial incapacity, the benefit is fixed in proportion to the degree of incapacity. No benefit is payable for incapacity of less than 20 per cent.

If the injured person is unable to dispense with the attendance of another person, the benefit is increased to four-fifths of the average daily wage, with a minimum of 10 marks and a maximum of 40 marks a day.

If the injured person is treated in hospital, the cash benefit is replaced by a maintenance allowance for his wife (two-fifths of the average wage) and for each child under 17 years of age (one-fifth of the average wage), provided that the total of such allowances does not exceed four-fifths of the cash benefit referred to above.

(*b*) *Benefits in case of permanent incapacity.*

If incapacity for work persists after one year, the injured worker is entitled to a pension amounting in case of total incapacity to two-thirds of his basic annual earnings if he has dependants or to one-half of such earnings if he has no dependants. If incapacity is partial, the pension is a fraction of the total pension corresponding to the diminution of working capacity. No pension is granted when the working capacity is reduced by less than 10 per cent. The pension is increased when the injured worker is unable to dispense with the attendance of another person.

The calculation of the pension is based on actual earnings up to 7,200 marks a year and on one-third of the earnings in excess of that amount. No account is taken of earnings in excess of 24,000 marks.

(*c*) *Benefits in case of death.*

(i) Funeral benefit amounting to one-sixth of the basic annual earnings.

(ii) A widow's pension amounting to one-third of the basic annual earnings of the deceased person, and pensions payable to surviving children, whether legitimate or illegitimate, until the age of 17 and amounting to one-sixth of the basic earnings (one-fourth if both parents are dead). The joint widow's and children's pensions may not exceed two-thirds of the annual earnings of the deceased person.

6.—Statistics.

Number of insured persons in 1930 522,000

INCOME AND EXPENDITURE FOR 1930

(in marks)

INCOME		EXPENDITURE	
Contributions paid by employers	77,150,000	Cash benefits	37,230,000
Interest	15,900,000	Benefits in kind	15,620,000
Miscellaneous	1,670,000	Administrative expenses ...	17,950,000
		Payments to Reserve Fund and other expenditure ...	26,620,000
Total	94,720,000	Total	97,420,000

RESERVE FUNDS OF FINNISH ACCIDENT INSURANCE COMPANIES

(in marks)

Limited liability companies	57,753,000
Mutual societies	129,144,000

STATE EXPENDITURE FOR ACCIDENT COMPENSATION ON BEHALF OF ITS EMPLOYEES

(in marks)

Benefits	6,340,000
Cost-of-living bonuses	3,200,000
Insurance contributions	300,000
Total	9,840,000

II.—Voluntary Sickness Insurance

1.—Legal Basis.

Voluntary sickness insurance is regulated by the Decree of 2 September 1897.

2.—Scope and Administration.

The voluntary insurance of workers and salaried employees is administered by mutual aid funds under the supervision of the Insurance Office of the Ministry of Social Affairs. The funds are free to organise their activities. Most of them are attached to a particular undertaking. Only two funds accept employers as members. Apprentices are not accepted.

3.—Financial Resources.

The financial resources of most of the funds are derived from fixed contributions payable by their members. Some of the funds are merely mutual insurance clubs which charge contributions only when necessity arises. A number of works funds are subsidised by the employers. The funds receive no subsidy from public moneys.

4.—Benefits.

In case of sickness, members receive daily cash benefit for a period of two to six months. The benefit rate varies in the different funds. Maternity benefit is granted by only one fund.

About one-half of the funds grant medical treatment, but only a few of them pay the cost of medicines.

Most of the funds grant funeral benefit.

5.—Statistics.

(a) Workers' Mutual Aid Funds

Number of insured workers in 1929 70,900

INCOME AND EXPENDITURE FOR 1929

(in marks)

INCOME		EXPENDITURE	
Members' contributions ...	8,280,000	Cash benefits	4,790,000
Employers' contributions	2,130,000	Benefits in kind	3,360,000
Interest	1,690,000	Administrative expenses ...	580,000
		Funeral benefit and other expenditure	530,000
Total	12,100,000	Total	9,260,000

(b) Other Funds.

Number of insured persons in 1930 16,140

Number insured only for funeral benefit 12,800

INCOME AND EXPENDITURE FOR 1930

(in marks)

INCOME		EXPENDITURE	
Members' contributions ...	1,170,000	Cash benefits	570,000
Interest	490,000	Benefits in kind	20,000
Miscellaneous	80,000	Administrative expenses ...	100,000
		Miscellaneous	50,000
Total	1,740,000	Total	740,000

III.—Voluntary Invalidity, Old-Age and Widows' and Orphans' Insurance

A.—INSURANCE OF WORKERS AND SALARIED EMPLOYEES

1.—Legal Basis.

The voluntary system of invalidity, old-age and widows' and orphans' insurance is regulated by the Act of 1897 respecting workers' mutual aid funds.

2.—Scope and Administration.

The provisions of the Act being very general, the funds are free to organise their activities as they please. The workers' mutual aid funds confine their activities to industrial workers.

In addition, there are a number of pension funds which are independent of the mutual aid funds properly so called. The most important of these are the widows' and orphans' funds to which officials and other State employees may affiliate.

3.—Financial Resources.

The financial resources are derived from contributions payable by members. In many cases, the employers contribute voluntarily towards the funds.

4.—Benefits.

Most of the workers' funds grant a pension to members on the attainment of a certain age, provided they are no longer able to work. A reduced pension is granted if incapacity occurs before the specified age. Only in very rare cases is an old-age pension granted irrespective of working capacity.

The State officials' funds are set up mainly to provide pensions for widows and orphans.

The other funds grant various benefits, including in many cases funeral benefit and sickness benefit.

5.—Statistics.

(a) Workers' Mutual Aid Funds.

Number of insured workers in 1929 13,800

INCOME AND EXPENDITURE FOR 1929

(in marks)

INCOME		EXPENDITURE	
Workers' contributions ...	2,100,000	Cash benefits	2,010,000
Employers' contributions	2,030,000	Benefits in kind	110,000
Interest	3,120,000	Administrative expenses ...	1,360,000
Miscellaneous (mainly contributions from sickness funds)	1,330,000		
Total	8,580,000	Total	3,480,000

Assets of funds at 31 December 1929 ... ... 48,760,000 marks

(b) Independent Pension Funds.

Number of insured persons in 1930 6,320

INCOME AND EXPENDITURE FOR 1930

(in marks)

INCOME		EXPENDITURE	
Members' contributions ...	4,080,000	Cash benefits	3,790,000
Employers' contributions	1,040,000	Benefits in kind	170,000
Interest	6,590,000	Administrative expenses ...	360,000
State subsidies	920,000	Miscellaneous	2,470,000
Miscellaneous	4,000,000		
Total	16,630,000	Total	6,790,000

Assets of funds at 31 December 1930 ... ... 89,540,000 marks

(c) State Officials' Funds for Widows and Orphans.

Membership in 1930 28,900

INCOME AND EXPENDITURE FOR 1930

(in marks)

INCOME		EXPENDITURE	
Members' contributions ...	22,890,000	Cash benefits	29,610,000
Interest	19,160,000	Administrative expenses ...	1,260,000
State subsidies and miscellaneous	13,090,000	Miscellaneous	780,000
Total	55,140,000	Total	31,650,000

Assets of funds on 31 December 1930 ... 250,950,000 marks

B.—Seamen's Pension Fund

1.—Legal Basis.

The Seamen's Pension Fund is governed by the regulations promulgated by the Ministry of Commerce and Industry on 27 May 1924, which cancelled the former regulations of 28 March 1879.

2.—Scope.

Admission to insurance is open to all Finnish seamen under 45 years of age. Nevertheless, if the insured person is over 25 years of age at the time of his admission to the Fund, he must have served in the mercantile marine for at least half the time that has elapsed since his twenty-fifth birthday, and he is required to pay half the contributions for such period.

3.—Administration.

The Seamen's Pension Fund has its headquarters in Åbo. The chairman is appointed by the Ministry of Commerce and Industry. The Governing Body of the Fund includes, in addition to the chairman, four members appointed by the insured persons.

4.—Financial Resources.

The members' contributions are 100, 75, 50 and 25 marks respectively, according to the wage class to which they belong.

The Fund also receives the proceeds of tonnage dues paid by Finnish and foreign ships putting into Finnish ports.

5.—Benefits.

The retiring age is fixed at 55 years. In order to be entitled to an old-age pension an insured person must, however, have paid contributions during a period of thirty years or have paid a corresponding number of contributions. In addition, he must have worked on board ship for at least sixty months.

The right to a pension is also acquired in case of invalidity due to an accident or sickness which prevents the victim from working on board ship.

In case of death, the widow and children under 18 years of age are entitled to receive the total pension if the insured person has contributed towards the fund for thirty years; in other cases, a reduced pension is paid. Infirm children continue to receive their pension after the age of 18 years.

The pension amounts to 800, 600, 400 or 200 marks a year according to the wage class to which the insured person belongs.

6.—Statistics.

Number of persons in 1930 in receipt of:

(*a*) Old-age and invalidity pensions	701
(*b*) Survivors' pensions	827

IV.—Voluntary Unemployment Insurance

1.—Legal Basis.

Unemployment insurance, which is voluntary, is regulated by the Order of 2 November 1917 as amended by the Acts of 8 May 1920 and 30 December 1921 and by the Order of 30 December 1921.

2.—Scope and Administration.

Unemployment funds entitled to State subsidies may operate independently or as a branch of a society founded for other purposes, provided that the moneys of the unemployment fund are kept strictly separate from those of the society. Actually, the existing funds have been organised by the trade unions.

3.—Financial Resources.

The members' contributions must be fixed so that together with the State subsidy they are sufficient to cover the liabilities of the fund. Every six months, the State pays two-thirds or one-half of the sums granted to members, according to whether members have or have not dependent children under 15 years of age or incapable of work.

4.—Benefits.

A daily allowance of 1 to 10 marks is granted for a maximum period of 90 days, during 12 consecutive months. The waiting period varies from 6 to 15 days. In order to be entitled to benefit, members must have belonged to a fund for at least six months preceding their loss of employment. Travelling allowances may also be given.

The system has not been widely adopted, partly on account of the low rate of benefit granted, and the number of funds has never at any time exceeded nine.

Most of the trade unions were abolished towards the end of 1930, since when the activities of their funds have been suspended.

THIRD PART

SOCIAL ASSISTANCE

I.—Child Welfare

1.—Legal Basis.

Public assistance is regulated by the Acts respecting guardianship (19 August 1898), public assistance (1 June 1922), children born out of wedlock (27 July 1922 as amended on 9 December 1927) and State educational institutions (19 December 1922), and the Orders respecting day nurseries (11 November 1927) and the supervision of children born out of wedlock (22 December 1927).

2.—Administration.

The enforcement of the assistance laws is entrusted to :

(*a*) child welfare superintendents, one of whom must be appointed in each commune and whose main duty is to protect children born out of wedlock;

(*b*) the child welfare committees set up in twenty towns and two rural communes. The main duty of the committees is to supervise children assisted by the communes, but they also organise protective measures for young persons in general.

The institutions now in existence are as follows :

(*a*) Educational institutions for neglected children (10 State, 8 communal, and 4 private institutions, with accommodation for 1,475 persons);

(*b*) Institutions for mentally deficient children (2 State educational institutions and one industrial home, and 4 hostels, with accommodation for 185 persons);

(*c*) Day nurseries, which receive children from 3 to 7 years for the day, free of charge. At present there are 95 such nurseries, with accommodation for approximately 6,800 children, which receive State subsidies;

(*d*) Children's homes. Children maintained by the child welfare committees may be placed in communal almshouses only pending other arrangements. Where it is impossible for the child welfare committee to board assisted children out with families, the commune must maintain a children's home. At the end of 1929 there were 120 communal homes and about 100 private homes for children.

3.—Statistics.

STATE SUBSIDIES TO CHILD WELFARE INSTITUTIONS IN 1930

(in marks)

Educational institutions for neglected children :	
communal	8,499,400
private	4,355,000
Day nurseries	3,550,000
Holiday camps	250,000
Institutions for mentally deficient children ...	5,200,000
Miscellaneous	1,266,000
Total	23,120,400

II.—Poor Relief

1.—Legal Basis.

This branch of assistance is regulated by the Act of 1 June 1922.

2.—Scope.

Poor relief is granted by the communes, each of which must appoint a poor relief board to make the necessary arrangements.

Every Finnish citizen is entitled to relief from his commune of residence in case of necessity. If the commune refuses relief, the

person concerned may apply to the provincial governor with a view to bringing an action against the commune. The commune of residence is entitled to claim a refund from the assisted person's commune of origin. When relief is given to a person of foreign nationality, and in certain other cases mentioned in the Act, the cost incurred is refunded by the State.

If a person in receipt of relief appears likely to remain permanently in a state of indigence, the commune of residence or the commune of origin may apply to have him sent back to the latter commune.

All persons, with the exception of minors, are required to refund to the commune the relief received, provided that this does not make it impossible for them to maintain themselves and their dependants. Nevertheless, the commune may demand that the cost of relief be met by work in a workhouse or other institution for a period not exceeding three years.

3.—Administration.

The poor relief institutions in each commune are the almshouse, the children's home, and the workhouse. Each commune is required to set up an almshouse and, when required, a workhouse for able-bodied persons who have to work in return for relief granted to them and their families. The State meets one-half of the cost of building and equipping these institutions.

If a commune does not own all or part of a lunatic asylum it must set up a special ward for the mentally deficient in the almshouse.

Minors maintained by the poor relief board and inmates of poor relief institutions are subject to disciplinary rules. If an inmate refuses to comply with a disciplinary penalty, the provincial governor may sentence him to a term of compulsory labour not exceeding one year.

A certain number of almshouses have a special sick ward. Sick persons who are unable to pay for their treatment may be admitted as fourth-class patients in public hospitals.

Persons in need of assistance may be assisted in their own home or boarded out with a private family. The poor relief board may send persons to the communal almshouse only when it is considered inadvisable to grant them assistance in their own home or board them out with private persons.

No special measures are taken for the assistance of the unemployed, the disabled, the aged, widows and children, such persons being assisted under the same conditions and by the same institutions as other indigent persons. Nor can the cost of medical treatment for poor persons be completely separated from other forms of assistance.

The State and the communes have, however, organised relief work for the unemployed. For this purpose the State expended a sum of approximately 50 million marks in 1930, the corresponding expenditure of the communes being over 100 million marks. In addition, close on 500,000 marks were spent by the State in vocational education facilities for the unemployed.

4.—Statistics.

NUMBER OF POOR RELIEF INSTITUTIONS IN 1930

—	Towns	Rural communes	Total
Almshouses	35	290	325
Children's homes	28	90	118
Workhouses	2	8	10
Other institutions	2	—	2
Special wards in almshouses:			
For children	8	14	22
For the mentally deficient ...	18	149	167
For other infirm persons ...	19	129	148

NUMBER OF PERSONS IN RECEIPT OF POOR RELIEF IN 1930

—	Under 15 years of age	From 16 to 65 years	66 years and over	Age unknown	Total
Maintained in institutions	8,998	23,827	10,655	911	44,391
Boarded out ...	16,486	2,736	2,297	502	22,021
Otherwise assisted ...	928	24,959	11,043	1,077	38,007
Total	26,412	51,522	23,995	2,490	104,419

EXPENDITURE OF THE COMMUNES ON POOR RELIEF

(in marks)

Administration and supervision	10,781,579
Almshouses, etc.	136,749,428
Lunatic asylums	11,542,364
Workhouses	2,804,584
Persons placed in hospitals and sanatoria ...	34,510,376
Persons placed in schools for the abnormal ...	877,519
Persons placed in other institutions	4,530,330
Boarded with private persons	35,578,805
Otherwise assisted	75,308,386
Refunds to other communes	11,942,120
Miscellaneous	7,445,738
Total	332,071,229

III.—Shipowners' Liability towards Sick or Injured Seamen

1.—Legal Basis.

The shipowner's liability is regulated by the Seamen's Act of 8 March 1924 as amended on 26 May 1925.

2.—Scope.

The Act applies to every Finnish vessel with the exception of rowing boats and similar small craft.

The Act does not apply to :

(*a*) vessels belonging to the State which are used for purposes of defence or administration;

(*b*) pleasure boats;

(*c*) vessels on which only members of the owner's family are employed.

Vessels belonging to the Forestry Department and used for the transportation of timber, and vessels belonging to the State which are not used solely for administrative purposes are not excluded from the provisions of the Act.

The Act applies to all persons employed aboard the vessels covered by the Act.

3.—Benefits.

The individual liability of the shipowner continues throughout the duration of the seaman's employment and during any extension of his agreement due to the vessel's requirements, the impossibility of going ashore, or any other reason.

If a seaman is still sick or injured at the expiry of his agreement, the shipowner's liability continues for a maximum period of six weeks, and in the case of a Finnish seaman under care abroad, for a maximum of twelve weeks.

The shipowner's liability for the maintenance of a repatriated Finnish seaman whose engagement is terminated abroad is prolonged until the arrival of the seaman at his domicile in Finland.

The liability with regard to sickness is the same as that with regard to accident.

The shipowner's liability is cancelled if a seaman has incurred illness or injury intentionally or through criminal action or negligence or other grave fault, or if he has concealed the illness or injury at the time of engagement.

The shipowner has no further liability when a seaman is put ashore on account of venereal disease at a communicable stage. When a seaman of Finnish nationality is discharged abroad for this reason, his return journey is paid out of State funds.

The shipowner's liability in case of the death of a seaman is the same as in the case of accident, except that he is required to meet the cost of burial even when death is due to a grave fault on the part of the seaman or to an injury or illness concealed at the time of engagement. The shipowner is freed from all responsibility while the seaman is cared for at State expense.

The benefits payable at the shipowner's expense are :

(*a*) medical treatment and medicines on board and ashore during the period of the shipowner's liability;

(*b*) maintenance during the same period; no provision, however, is made for the payment of a maintenance allowance to sick or injured seamen put ashore but not sent to hospital;

(*c*) payment of wages until the expiry of the seaman's agreement, even if the seaman is unable to perform his work. If a seaman is discharged on account of a dangerous illness or the results of an accident, he is entitled to one month's wages (two months for a ship's officer, three months for a master);

(*d*) cost of repatriation, if the seaman is of Finnish nationality and has been put ashore in a foreign country on account of sickness or accident;
(*e*) cost of burial.

FOURTH PART

HOUSING

1.—Legal Basis.

The Act of 8 January 1927 and the Order of the same date respecting the State Fund for Popular Dwellings (small one-family houses), and the Decree of 12 August 1927 respecting the allocation of loans by that Fund. The Act of 8 January 1927 respecting co-operative mortgage loan societies for the construction of popular dwellings.

2.—Authorities and Undertakings concerned in Building.

The resources of the Fund are supplied in equal parts by the Ministry of Social Affairs and the Ministry of Agriculture. The Ministry of Social Affairs grants loans to the communes and the co-operative mortgage loan societies for the construction of popular dwellings in towns and other urban districts. The Ministry of Agriculture grants loans for the building of popular dwellings in rural areas.

3.—Financing by Public Authorities.

Houses for which a loan is granted must be situated on the property of the borrower or on property leased by him. Each dwelling must have a floor space of not more than 100 sq. metres.

The loan must be redeemed within 25 years. Annual repayment is made at the rate of 7½ per cent. including 4½ per cent. interest.

The Building Mortgage Bank grants loans to the co-operative mortgage loan societies and facilitates the financing of real property in general. The State has endowed the Bank with a capital of 200 million marks in the form of State bonds. Loans amounting to approximately 1,000 million marks have been granted to the co-operative societies.

4.—Statistics.

Loans granted by the State Fund for cheap dwellings amounted to 11 million marks in 1930.

NUMBER OF DWELLINGS BUILT IN TOWNS DURING 1930

Builder	Dwellings	Rooms
Private persons and limited companies ...	1,468	3,462
Industrial undertakings, for their workers ...	54	161
Associations for cheap dwellings	232	550
Building societies	160	301
Communes	55	108
State	32	65
	2,001	4,647

FIFTH PART

HOLIDAYS WITH PAY

Holidays with pay are granted to workers under the Act of 1 June 1922 respecting contracts of employment, and to salaried employees under the Act of 24 October 1919, as amended by the Act of 29 May 1922.

The Act respecting contracts of employment applies to all workers in private undertakings, including agriculture and domestic service. The Act respecting the work of salaried employees covers work in all commercial undertakings and offices.

The length of service giving right to a holiday is six months. The minimum length of the holiday is fixed at four working days for workers and one week for salaried employees. After one year, it is increased to seven working days for workers and two weeks for salaried employees; for the latter the holiday period is prolonged up to three weeks after five years' service and up to one month after ten years' service.

During the holiday the wage earner receives his usual pay. If he is in receipt of board and lodging from his employer but does not spend his holiday at home, he is entitled to receive an allowance based on the usual prices of the locality in which he works.

FRANCE

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FIRST PART

STATISTICS OF POPULATION

CENSUS OF 7 MARCH 1926. CLASSIFICATION OF OCCUPIED POPULATION (90 DEPARTMENTS) BY OCCUPATIONAL GROUPS AND INDUSTRIAL STATUS

Occupational groups	Heads[1]	Salaried employees[2 4]	Wage-earners[3 4]	Unemployed workers	Persons working alone[5]	Total
Agriculture, forestry, fishing	4,839,176	5,634	2,375,187	17,394	962,558	8,199,949
Mining and quarrying	5,647	16,349	407,166	2,179	2,650	433,991
Industry	726,630	469,086	4,415,580	119,983	949,507	6,680,786
Transport[4]	28,894	197,452	545,590	45,340	214,091	1,031,367
Trade, amusements, banks	606,603	936,325	317,888	29,010	558,906	2,448,732
Liberal professions	48,350	295,181	65,437	15,104	163,774	587,846
Public services	—	785,066	379,667	—	—	1,164,733
Personal and domestic services... ...	20,288	27,670	767,251	14,410	17,065	846,684
Occupied population[6]	6,275,588	2,732,763	9,273,766	243,420	2,868,551	21,394,088
					Total population ...	40,743,897

[1] Owners, employers, directors, managers.
[2] Managing, supervisors, office and sales staff.
[3] Including assistants and apprentices, skilled workers, manual workers, day labourers, watchmen, transport and delivery staff and domestic staff.
[4] Including members of family helping head of household.
[5] Persons working alone may be craftsmen, traders, farmers, etc., working without assistance, workers making up customers' materials at home, or workers employed by the day by a number of different employers. Day labourers and unskilled workers for whom no fuller information is available are shown as " persons working alone " under transport.
[6] Excluding persons of independent means (even when owners of businesses), pensioners, housewives, students, prisoners, etc., vagrants with no occupation, the infirm and aged, and inmates of hospitals, asylums, etc.

SECOND PART

SOCIAL INSURANCE

I.—Workmen's Compensation

1.—Legal Basis.

Compensation for industrial accidents: Acts of 9 April 1898, 30 June 1899, 12 April 1906, 15 July 1914, 15 December 1922, 2 August 1923, and 8 July 1926.

Compensation for occupational diseases: Acts of 25 October 1919 and 1 January 1931.

2.—Scope.

The scope extends to all persons employed in commercial, industrial or agricultural undertakings and to domestic servants.

Persons employed in maritime navigation, home workers, and the workers in certain Government establishments are outside the scope of the legislation, as are also persons employed in the liberal professions, in hospitals and in other public or private charitable or welfare institutions.

3.—Administration.

Employers are not bound to insure. Those who wish to do so may take out an insurance either with the National Accident Insurance Fund (but only against the risks of permanent incapacity and death) or with private institutions placed under the control and supervision of the administrative authorities. These institutions are fixed premium companies, mutual associations, security associations binding their members jointly and severally for the payment of the indemnities, and agricultural mutual insurance funds.

4.—Financial Resources.

Employers who are insured must bear the whole cost of the necessary insurance premiums.

Those who are not insured must pay to the victims of accidents or their heirs the benefits prescribed by law.

The Guarantee Fund is constituted as follows:

(*a*) for employers who are insured, by an addition of 1 per mille to the premiums, this supplement being paid directly by the insurance institution to the Government Office for Trust Funds.

(*b*) for employers who are not insured, by an addition of 2 per mille of the capitalised value of the pensions which the employers have to pay when an accident followed by death or permanent incapacity occurs to a worker for whom they are responsible.

5.—Benefits.

The risks covered are :

total temporary incapacity of more than 4 days ... ... } resulting from an industrial accident
total or partial permanent incapacity ... ... } or one of the occupational diseases
death ... ... } specified as such by law.

The Act of 1 January 1931 contained the following list of occupational diseases for which compensation is due :

1. Occupational Lead Poisoning

(Diseases caused by lead and its compounds)

Period of liability : one year

Diseases due to lead poisoning	Industrial processes liable to cause lead poisoning among workers
Lead colic. Rheumatism due to lead poisoning. Paralysis of the extensor muscles and other forms of paralysis due to lead poisoning. Nephritis. Cardio-vascular disorders due to lead poisoning. Lead gout. Lead anæmia. Meningo-encephalitis due to lead poisoning. Amaurosis due to lead poisoning.	Metallurgical treatment and refining of lead. Casting and rolling of lead and its alloys. Casting of zinc with a lead content. Treatment of ores containing lead, including residues containing lead from zinc works. Tempering and annealing with lead. Typefounding with alloys of lead. Manufacture and polishing of so-called tinware from alloys of lead. Soldering with alloys of lead. Soldering metal articles made of lead or with a lead content. Working composing machines in which an alloy of lead is used. Tinning with alloys of lead. Manufacture of toys from alloys of lead. Manufacture of metallic capsules and covers containing lead. Melting of old tins and other objects soldered with alloys of lead. Handling type made of alloys of lead. Handling or use of printing inks containing lead. Manufacture of lead compounds. Preparation and handling of compounds containing lead in crystal glass works. Manufacture and grinding of colours with a lead basis. Painting work of all kinds involving the use of substances containing lead or done on substances containing lead. Work with the blowpipe on substances coated with paint containing lead. Manufacture and repair of lead accumulators. Manufacture of drying oils and varnishes containing lead. Manufacture of lead enamels and the application thereof. Manufacture of pottery and glazed earthenware with enamels containing lead. Decoration of china with enamels containing lead. Enamelling of metals with enamel containing lead. Varnishing and lacquering with products containing lead. Dyeing with colours or substances containing lead. Manufacture of artificial flowers involving the use of lead colours. Polishing by means of lead filings or putty powder with a lead content.

2. Occupational Hydrargyrism

(Diseases caused by mercury and its compounds)

Period of liability : one year

Diseases due to mercury poisoning	Industrial processes liable to cause mercury poisoning among workers
Mercurial stomatitis. Mercurial tremors. Mercurial paralysis. Mercurial anæmia. Mercurial nephritis.	1. Distillation of mercury. 2. Manufacture of incandescent lamps and radiographic tubes with the use of the mercury blowpipe. 3. Manufacture of mercurial barometers, manometers and thermometers. 4. Gilding, silvering and tinning with the use of mercury. 5. Manufacture of mercury compounds (azotate, chlorides, cyanide, etc.). 6. Carrotting of furs with acid nitrate of mercury and felting of the carrotted furs. 7. Treatment of furs and skins with mercury compounds. 8. Bronzing and damascening with mercury compounds. 9. Stuffing animals with the use of mercury compounds. 10. Manufacture of fulminate of mercury primers. 11. Manufacture and repair of mercury accumulators.

3. Occupational Poisoning by means of Tetrachlorethane

(Diseases caused by tetrachlorethane)

Period of liability : one year

Diseases due to tetrachlorethane poisoning	Industrial processes liable to cause tetrachlorethane poisoning among workers
Jaundice, cirrhosis, polyneuritis caused by tetrachlorethane.	1. Manufacture of artificial pearls. 2. Various processes using tetrachlorethane as a solvent.

4. Occupational Benzene Poisoning

(Diseases caused by crude or rectified benzene) (C_6H_6 and its homologues)

Period of liability : one year

Diseases due to benzene poisoning	Industrial processes liable to cause benzene poisoning among workers
Gastro-intestinal disorders due to benzene accompanied by recurrent vomiting. Polyneuritis of the lower limbs due to benzene. Ocular troubles due to benzene (optic neuritis). Hæmorrhagic purpura. Progressive anæmia accompanied by leucopenia and mononucleosis. Acute attacks due to benzene poisoning (coma, convulsions).	Production of benzol by the distillation of coal and tar, and its use. Rectification of benzene (C_6H_6). Extraction of fatty substances, extraction of fat from bones and from skins of geese, manufacture of colouring matters, dyeing and cleaning, feather-dressing, manufacture and repair of pneumatic tyres, manufacture of waterproof cloth, clothing, boots and shoes and hats involving the use of benzene. In all the above processes, operations effected within carefully closed apparatus such that no odour of benzene is perceptible are excluded.

5. Occupational Phosphorism

(Diseases caused by white phosphorus)

Period of liability : one year

Diseases due to phosphorus poisoning	Industrial processes liable to cause phosphorus poisoning
Phosphorus necrosis.	Manufacture of strips of phosphorus paste for relighting miners' lamps. Manufacture of detonating toys involving the use of white phosphorus.

6. Poisoning caused by the Action of X-Rays or the Following Radio-active Substances : Uranium and its Salts, Uranium-X, Ionium, Radium and its Salts, Radon, Polonium, Thorium, Mesothorium, Radiothorium, Thorium-X, Thoron, Actinium

Diseases due to X-rays or other radio-active substances	Processes liable to cause these diseases
1. Acute and chronic radio-dermatitis and radium dermatitis. Period of liability : one year. 2. Radiologist's cancer. Period of liability : five years. 3. Simple anæmia accompanied by leucopenia caused by rays. Period of liability : one year. 4. Pernicious anæmia caused by rays. Period of liability : one year. 5. Leucæmia caused by rays. Period of liability : one year. 6 Radio-necrosis of the bones caused by rays. Period of liability : one year.	Extraction of radio-active substances from ores. Manufacture of derived radio-active substances. Manufacture of medical apparatus for radium treatment and X-ray apparatus. Research or manipulative operations on radio-active substances and X-rays in laboratories. Manufacture of radio-active chemical and pharmaceutical products. Manufacture and application of luminous products with a radium content. Work in clinics, medical, dental and radiological laboratories, anti-cancer hospitals and centres in which workers are exposed to rays. Sale and hire of radium and radio-active substances. Work in all industries and businesses using X-rays and radio-active substances.

(*a*) *Basic wage.*

Benefits are calculated in terms of the previous or basic wage of the worker. The basic wage means his total annual remuneration if it does not exceed 8,000 francs. Only a quarter of the fraction of the wage between 8,000 and 18,500 francs is reckoned in the basic wage, and only an eighth of any fraction above 18,500 francs, unless there is an agreement to the contrary.

(*b*) *Benefits in case of temporary incapacity.*

(1) A daily allowance (workdays and public holidays) equal to half the wage, due from the fifth day if the incapacity lasts not more than ten days, and from the first day if it lasts more than ten days. The daily allowance is due until the injury is healed or death occurs.

(2) The cost of medical and hospital treatment.

(*c*) *Benefits in case of permanent incapacity.*

(1) Total: an annuity of which the annual amount is equal to two-thirds of the annual basic wage.

(2) Partial: an annuity equal to half the reduction in the basic wage resulting from the incapacity.

(3) In all cases, the cost of medical and hospital treatment until the injury is healed.

(*d*) *Benefits in case of death.*

(1) An annuity to the consort equal to 20 per cent. of the victim's basic wage.

(2) A temporary pension, up to the age of sixteen years, for the children, fixed in accordance with the following scale:

Fatherless or motherless children	Per cent.		Orphans	Per cent.	
1 child	15	of the basic wage.	Not more than 3 children: per child	20	of the basic wage.
2 children	25				
3 children	35		More than 3 children: in all	60	
4 or more children	40				

(3) Failing a consort and children under sixteen years of age, an annuity to the ascendants and a temporary pension up to the age of sixteen years to descendants who were supported by the victim, the pension for all the beneficiaries equalling 10 per cent. of the basic wage, subject to an aggregate maximum of 30 per cent.

(4) Funeral expenses not exceeding 200 francs.

6.—Statistics.

The following statistics for 1930, supplied to the Office by the Ministry of Labour and Social Welfare, are compiled from a variety of sources, sometimes with rough calculations of proportionate figures; they are therefore only very approximate and to be taken as relatively exact, except in the case of the income and expenditure of the insurance institutions, where the figures are strictly correct.

(1) Number of persons covered by the workmen's compensation legislation	10,300,000
(2) Employers insured:	
Number of undertakings insured	1,652,000
Number of persons employed in these undertakings	8,042,000
Total amount of wages insured	Frs. 84,800,000,000

INCOME AND EXPENDITURE FOR 1930

INCOME	Francs	EXPENDITURE	Francs
Premiums paid by employers ...	1,788,000,000	Cash benefits	916,000,000
Income from investments (estimate)	124,000,000	Benefits in kind	302,000,000
		Administrative expenses ...	455,000,000
		Other expenses	7,500,000

(3) Employers not insured.

The following figures have been reckoned from those given above on the assumption that 78 per cent. of the workers are in the service of employers who are insured, this being the figure indicated by observation of the proportion of accident pensions paid by insured undertakings:

Number of undertakings not insured 466,000
Number of persons employed in these undertakings 2,200,000
Total amount of wages paid by employers who are not insured Frs. 24,000,000,000
Expenditure of employers in respect of accidents in uninsured undertakings ... ... Frs. 344,000,000

II.—General Social Insurance Scheme

(Sickness, invalidity, old age, death.)

Legal Basis.

The obligation to insure against sickness, maternity, old age, invalidity and death was established by the Act of 5 April 1928.

Before it came into force, the Act of 5 April 1928 was amended (on 27 April 1930). The final text, which came into force on 1 July 1930, set up two distinct insurance schemes, one applying to workers in commerce and industry and to domestic servants, and the other limited to agricultural occupations.

A.—SCHEME APPLYING TO WORKERS IN INDUSTRY AND COMMERCE AND DOMESTIC SERVANTS

1.—Scope.

Insurance is compulsory for all employed persons of both sexes whose total annual remuneration does not exceed 15,000 francs. This maximum is raised to 18,000 francs in towns of more than 200,000 inhabitants, and in industrial districts specified by the Minister of Labour. For employed persons with one or more dependent children the wage limit is raised by 2,000 francs for one child and 4,000 for two children. It is increased to 25,000 francs for three or more children.

Foreign workers whose real and permanent domicile is in France are insured in the same way as French workers, but it is only subject to reciprocity that they are granted family allowances and certain increases in pension.

Frontier workers are exempted from the obligation to reside in France if an agreement to this effect has been concluded with their country of origin.

Liability to compulsory insurance ceases at the age of sixty.

The Act does not apply to :

(1) workers employed by the Government, the Departments, communes and public establishments, to merchant seamen, miners, and employees of railways of general or local importance and tramways, all of whom continue to be covered by special schemes;

(2) the Departments of Haut-Rhin, Bas-Rhin and Moselle, where the special social insurance scheme established by local legislation remains in force.

2.—Administration.

The risks of sickness, maternity, invalidity treatment and death (assessment risks) are assigned either (*a*) to departmental funds, or exceptionally inter-departmental funds, created by the authorities responsible for administering the Act, or (*b*) to funds of private origin.

The risks of invalidity and old age (accumulation risks) are assigned either to the National Old-Age Pension Fund or to funds of private origin.

All funds of private origin must be approved by the Ministry of Labour before starting their activities.

The management of the sickness, maternity and survivors funds and of the funds of private origin covering invalidity and old age is vested in a board of management elected by the general meeting of insured persons. At least half of this board must consist of insured persons who have been elected.

3.—Financial Resources.

The financial resources of the insurance scheme are contributions payable by the insured persons and their employers, contributions from public authorities, and miscellaneous revenue.

(*a*) *Contributions.*

The contribution, payable in equal parts by the insured persons and their employers, is, in principle, fixed at 10 per cent. of the basic wage. But it will remain at 8 per cent. of this wage until 1 April 1934, and at 9 per cent. from 1 April 1934 to 1 April 1940.

For the purpose of determining the basic wage, the insured persons are divided into five classes, according as their annual remuneration ranges from 1 to 2,399 francs (daily basic wage : 6 francs), from 2,400 to 4,499 francs (daily basic wage : 12 francs), from 4,500 to 5,999 francs (daily basic wage : 18 francs), from 6,000 to 9,599 francs (daily basic wage : 24 francs), or exceeds 9,600 francs (daily basic wage : 36 francs).

In addition, for each worker, whether liable or not to insurance, whose remuneration exceeds the maximum wage but is below 25,000 francs a year, the employer is liable for a contribution the amount of which is fixed annually by Decree.

The contributions are paid by the employer, who, on each pay-day, deducts from the wages of the insured persons the amount of contributions due by each.

(*b*) *Government subsidy.*

The Government subsidy comprises :

(1) the liabilities assumed by the Government under the Act on Workers' and Peasants' Pensions when the general scheme of social insurance came into force, namely, 540 million francs a year;

(2) an additional amount intended to guarantee the minimum old-age pension awarded to persons between sixty and sixty-five years of age when the Act came into force. This amount is estimated at 100 million francs a year.

(*c*) *Miscellaneous contributions.*

The miscellaneous contributions comprise :

amounts transferred to the social insurance scheme as savings that this scheme has made it possible to effect in the assistance schemes;

a deduction from the royalties paid to the Government by the Bank of France and from the Treasury's share of gaming revenue.

4.—Benefits.

The social insurance scheme for workers in industry and commerce and domestic servants covers the risks of sickness, premature invalidity, old age and death, and makes provision for benefits in connection with family responsibilities, maternity, and involuntary unemployment due to lack of work.

(*a*) *Benefits in case of sickness.*

In order to qualify for benefits in kind and in cash the insured person must have sixty daily contributions credited to his account during the three months preceding the beginning of the illness.

The benefits in kind are due not only to the insured person but also to his or her consort and their children under sixteen years of age who are not earning.

The amount of these benefits is advanced by the fund or refunded by it to the insured person, within the limits of a scale of charges that fixes for each class of medical treatment the maximum sum that the fund undertakes to pay.

Apart from any difference between the actual fees of the doctor and the scale of charges limiting the liability of the fund, the insured person defrays part of the medical and pharmaceutical expenses appearing in the scale. This part varies from 15 to 20 per cent. for medical expenses according to the fund, but it is fixed at 15 per cent. in all cases for pharmaceutical expenses.

When a sick insured person cannot continue or recommence his work, he is entitled, from the sixth day of incapacity and until recovery, or until the expiry of the six months following the first medical certificate, to a daily allowance; this allowance is equal to half his basic wage and is paid for every working day.

The daily allowance is increased by 1 franc for each child under sixteen years of age dependent on the insured person.

(*b*) *Maternity benefits.*

As in the case of sickness insurance, the right to maternity benefits is conditional on the payment of sixty daily contributions during the three months preceding the beginning of pregnancy. The benefits in kind (medical expenses and drugs) are payable not only to insured women but also to the wives of insured persons. An insured woman who ceases work is entitled to the daily sickness benefit for six weeks before confinement and six weeks after.

An insured woman who nurses her child is further entitled, during such period and for not more than nine months in all, to a monthly allowance of 150 francs for the first four months, 100 francs in the fifth and sixth months and 50 francs in subsequent months.

An insured woman who, on account of physical disablement or sickness, is unable to nurse her child entirely herself may, if the child remains with her, be granted milk vouchers up to an amount not exceeding two-thirds of the nursing bonus.

(*c*) *Benefits in case of invalidity.*

In order to be entitled to invalidity benefits, the insured person must have been insured for the last two years and must have 480 daily contributions credited to his account during the two years.

An insured person suffering from incapacity for work of at least 66⅔ per cent. is entitled to an invalidity pension and to medical, surgical and pharmaceutical benefits.

If the person entered the insurance scheme before the age of thirty, the pension is equal to at least 40 per cent. of the average wage as determined by the compulsory contributions paid each year from the age of sixteen, if the insured person is over this age. This rate is increased up to a maximum of 50 per cent. by 1 per cent. of the wage for each year of insurance beyond the thirtieth and representing at least 240 daily contributions.

If the person entered the insurance scheme after the age of thirty, the pension is reduced by 1 per cent. for each year between thirty and the age of entry, save that it cannot fall below a prescribed minimum rate.

In any case the pension is increased by 100 francs per year per child under sixteen years of age.

(*d*) *Benefits in case of old age.*

The old-age insurance scheme guarantees a retiring pension to an insured person who reaches the age of sixty years. The pension may be awarded at the age of fifty-five years or deferred until sixty-five years.

The old-age pension is, as a rule, constituted by the accumulation —the capital being alienated or repayable as the persons concerned desire—of the fraction of the contribution entered in the individual account of each insured person. This fraction is fixed as follows :

Insured persons under thirty years of age : 2 per cent. of the basic wage ;

Insured persons of thirty years of age and over : 3·6 per cent. of the basic wage.

In the normal scheme every insured person who at the age of sixty years or up to the age of sixty-five years can prove at least thirty

full contribution years, each representing at least 240 daily contributions, is entitled to an old-age pension of not less than 40 per cent. of the average wage, as determined by the compulsory contributions paid each year from the age of sixteen. If the insured person cannot prove the required minimum of contributions, he is entitled only to the annuity yielded by the accumulated contributions in his individual account.

The pension is increased by 10 per cent. for insured persons who have brought up three children to the age of sixteen years, whatever the actual charges at the moment the risk matures.

(*e*) *Benefits in case of death.*

The survivors' insurance scheme secures the payment of a capital sum fixed at 20 per cent. of the average annual wage to the legal representatives of an insured person who has been insured for the year, and has sixty daily contributions credited to his account during the three months preceding the beginning of his fatal illness. This sum may not be less that 1,000 francs in the case of an insured person who has contributed regularly, but it may not exceed two-thirds of the actual wages of the deceased.

The capital at death is increased by 100 francs for every child under sixteen years of age left by the deceased.

In addition, widows of insured persons with at least three living children, legitimate or recognised, under thirteen years of age, are entitled to a temporary orphan's pension for each child after the second under thirteen years of age.

When the children of an insured man or an insured woman are orphans, each child under thirteen years of age is entitled to an orphan's pension.

The age of thirteen is raised to sixteen when the child continues its schooling, vocational training, etc.

Orphans' pensions may not be less than 120 francs per year per child benefiting.

(*f*) *Unemployment guarantee.*

Where the unemployed person fulfils the qualifying conditions as to contributions, the Unemployment Guarantee Fund undertakes the payment of contributions on his behalf during unemployment, so that he shall not lose his right to benefits. The Unemployment Guarantee may not operate on behalf of an unemployed person for more than eighty days a year.

B.—Scheme applying to Agricultural Workers

1.—Scope.

The compulsory insurance scheme extends to all persons of both sexes employed in agriculture or forestry whose remuneration does not exceed the maxima fixed for liability to insurance in the case of commercial and industrial workers.

Share farmers ordinarily working alone or with the help of members of their family and not owning any part of the livestock on entering the undertaking are assimilated to employed persons.

Owners of property farmed on a share basis under the conditions specified in the preceding paragraph are assimilated to employers.

2.—Administration.

The management of the special insurance scheme for agricultural workers is vested :

(*a*) as regards the risks of sickness, maternity and death, in approved mutual benefit societies, agricultural insurance societies assimilated to these societies, and the agricultural section of the departmental fund ;

(*b*) as regards the risk of old age, in autonomous insurance funds exclusively for agricultural workers, and the National Old-Age Pension Fund.

3.—Financial Resources.

The financial resources of the special scheme for agricultural workers are constituted by :

contributions levied on the insured persons and their employers ;

surcharges proportionate to the compulsory contribution ;

a part of the Government subsidy assigned to the general body of insured persons.

(*a*) *Contributions.*

The contribution, half of which is due by the insured person and half by the employer, owner or lessor, consists of two parts, one of which, independent of the wage, serves to cover the risks of illness, maternity and death, and the other, varying with the wage, serves to cover the risk of old age.

The contribution serving to cover the risks of sickness, maternity and death is compulsory only to an amount of 5 francs a month due by the employer and 5 francs due by the worker.

The contribution serving to cover the risk of old age is fixed at 2 per cent. of the basic wage.

For the purpose of assessing this wage, agricultural workers are divided into the various classes established for wage earners in commerce and industry.

(*b*) *Surcharges.*

To the amounts compulsorily paid in by the insured persons and their employers are added :

(1) a surcharge of 10 francs a month which doubles the compulsory contribution covering the risks of sickness, maternity and death ;

(2) a surcharge equal to 80 per cent. of the sums paid in under the head of old-age insurance by insured persons of over thirty years of age.

As from 1 April 1932, these surcharges have been borne by the Government. Up to this date they were borne by an Augmentation and Joint Business Fund.

4.—Benefits.

The special insurance scheme for agricultural workers covers the risks of sickness, maternity, death, invalidity and old age.

(*a*) *Sickness, maternity and death benefits.*

The Act specifies neither the amount nor the conditions for granting the benefits due in the case of sickness, maternity or death. These benefits are fixed by the rules of the mutual benefit societies or the agricultural section of the departmental fund to which the agricultural workers are affiliated.

(*b*) *Invalidity and old-age benefits.*

As regards conditions of award and the maxima guaranteed, the old-age pensions of agricultural workers rest on the same bases as those of industrial and commercial workers.

5.—Statistics.

The Act came into force on 1 July 1930 as regards the collection of contributions and on 1 October 1930 for the purpose of sick benefits. The first official report on the working of the scheme has not so far been published, so that the statistics are not complete.

Number of insured persons on the register :	
On 31 December 1930	8,655,658
On 31 December 1931	9,388,000
Income for half the year 1930 (1 July–31 December 1930) :	Francs
Contributions paid...	1,496,736,174
Subsidy from the public authorities	270,000,000
Total	1,766,736,174
Income for the year 1931 :	Francs
Contributions paid...	3,562,401,339
Subsidy from the public authorities	540,000,000
Total	4,102,401,339

III.—Miners' Insurance

A.—Sickness Insurance

1.—Legal Basis.

Insurance against sickness was made compulsory by the Act of 29 June 1894, the provisions of which were amended and recast by the Act of 21 March 1930.

2.—Scope.

The scope of the sickness insurance scheme for miners is identical with that of the old-age, invalidity and widows' and orphans' scheme (see below, p. 211).

3.—Administration.

The insurance institutions are the miners' benefit societies, which are friendly societies each having a monopoly of insurance in a given area. These societies are administered by a board of management, of which one-third of the members are appointed by the employer and the other two-thirds elected by the manual workers and salaried employees.

4.—Financial Resources.

The financial resources of the insurance funds are constituted by the contributions of the insured persons and their employers, to which a Government subsidy may be added. The amount of the contribution is fixed in conformity with the rules by the board of management of

each fund subject to a maximum of 3·5 per cent. of the wage (maximum wage assessable: 15,000 francs). The contribution is paid in equal parts by employer and worker.

In addition, the friendly societies may receive Government subsidies, which are granted as a rule under the same conditions as for mutual benefit societies.

5.—Benefits.

(*a*) *Compulsory benefits.*

The Act leaves the rules of each fund to define the nature and amount of the benefits. It merely lays down that these benefits shall consist of assistance to and treatment of insured persons prevented from working by illness, and, in the case of death, grants to the legal heirs.

(*b*) *Optional benefits.*

The rules of the funds may provide for the grant of assistance in cash, and medical treatment and drugs to the members of an insured person's family, as well as exceptional and renewable allowances to the widows or orphans of manual workers or salaried employees who have died after being members of the friendly society.

6.—Statistics.

Number of insured persons in 1930 324,087

INCOME AND EXPENDITURE FOR 1930

INCOME	Francs	EXPENDITURE	Francs
Insured persons' contributions ...	48,759,971	Benefits in kind	52,033,186
Employers' contributions ...	47,458,535	Cash benefits to insured persons ...	37,230,253
State subsidy	9,155,671	Funeral expenses and various allowances to families of insured persons	6,226,851
Gifts and legacies	640,046	Maternity benefits	1,317,688
Fines for offences against the rules of the society	124,094	Administrative expenses	2,102,509
Fines for works offences	2,054,223	Miscellaneous expenses	7,580,080
Interest on investments	1,238,091		
From reserves	469,604		
Miscellaneous receipts	6,255,288		
		Total	106,490,567
		Surplus receipts	9,664,956
Total	116,155,523	Total	116,155,523

Reserves at 31 December 1930 ... ... 46,409,658 francs

B.—INVALIDITY, OLD-AGE AND WIDOWS' AND ORPHANS' INSURANCE

1.—Legal Basis.

The compulsory insurance scheme now in force was established by the Act of 25 February 1914, and subsequently extended, more particularly by the Acts of 11 July 1925, 24 December 1923 and 16 April 1929.

2.—Scope.

The scope of the insurance is fixed by definitions of:

(*a*) the undertakings covered;

(*b*) the workers liable.

The Act applies to all mining undertakings, to subsidiary industries covered by a decree of assimilation, and to slate quarries.

All manual workers and salaried employees in the undertakings covered, as well as the safety examiners elected by the miners, employees of friendly societies and trade union officials are liable.

3.—Administration.

The insurance scheme is administered by the Miners' Autonomous Pension Fund.

This fund is managed by a board of eighteen members, six being elected by the insured persons, six by the mine-owners, and six representing the State.

4.—Financial Resources.

The financial resources of the fund are constituted by :

(*a*) contributions amounting to 11 per cent. of the wages insured, payable in equal parts by employer and workers ;

(*b*) the annual contribution of the Government, fixed at 4·5 per cent. of the wages bill ;

(*c*) miscellaneous revenue.

5.—Benefits.

The insurance scheme covers the risks of old age, invalidity and death.

(*a*) *Old age.*

The retiring age is fixed at fifty-five years.

The pension is constituted by :

(1) the accumulation in an individual account of part of the contributions of the insured person and his employer, namely :

for insured persons under thirty years of age : 2·5 per cent. of the wage :

for insured persons over thirty years of age : 4 per cent. of the wage.

(2) a supplement provided from a solidarity fund to which only workers who have been employed for at least fifteen years in the mines are entitled. This supplement brings the annual amount of the pension to between 1,500 and 5,000 francs according to the length of service of the insured person (fifteen to thirty years).

A person who has worked from fifteen to twenty-nine years in the mine receives, in addition, a State grant of 300 francs, subject to certain conditions of duration and continuity of the contribution period.

If at fifty-five years of age the insured person has been engaged for more than thirty years in mining work, his pension is increased by 60 francs for every year's work beyond the thirtieth.

(*b*) *Invalidity.*

The insurance scheme covers incapacity for mining or *any other* work of at least 66⅔ per cent.

During the period of invalidity, but for not more than five years, the disabled person receives a monthly allowance of 300 francs. When this period has elapsed, the allowance is changed into an annual pension at a flat rate of 3,600 francs.

Invalidity benefits can be claimed only after not less than ten years' work in mines and 500 days of work during the two years immediately preceding the beginning of the illness or infirmity which caused invalidity.

(*c*) *Death.*

(1) *Orphans.*—When the insured person dies before acquiring the right to a pension his orphans are entitled to an allowance of from 200 to 300 francs according to their number.

This allowance is increased to 700 francs for a single orphan if, during the three years preceding the illness or accident which led to the death of the insured person from whom the orphan's claim derives, that insured person's account was credited with 792 days of work or of absence due to injury or sickness. The allowance rises by 100 francs in respect of each orphan beyond the first.

(2) *Widows.*—If there are no orphans under the age of sixteen, the widow is entitled to an allowance varying from 150 to 600 francs in accordance with the provisions quoted above with regard to orphans.

The widow of a pensioner with not less than fifteen years of mining work to his credit is entitled to an allowance of from 75 to 150 francs according to her husband's length of service.

This allowance rises to 600 francs when the widow is fifty-five years of age or over and the husband had thirty years of mining work to his credit.

Widows are also entitled to a pension at the age of fifty-five if their husbands had worked in the mine for not less than fifteen years. This pension is equal to half the old-age pension which the husband received or which he could have claimed at the age of fifty-five years.

6.—Statistics.

Number of insured persons in 1930 ... ... 388,000 (approx.)

INCOME AND EXPENDITURE FOR 1930

INCOME	Francs	EXPENDITURE	Francs
Insured persons' contributions	174,706,178.22	Cash benefits	324,748,590.65
Employers' contributions ...	174,706,178.22	Benefits in kind ...	
State subsidy	128,178,245.00	Refund of received capital ...	338,328.70
Income from investments ...	91,427,869.44	Administrative expenses ...	4,048,808.29
Other income	1,264,606.61	Other expenses	1,599,568.58
	570,283,077.49		330,735,296.22

DISTRIBUTION OF BENEFITS

Pensions or allowances being paid at 31 December 1931

	Number	Annual value (francs)
Invalidity pensions or allowances	1,143 ...	3,212,248
Old age pensions	58,900 ...	233,649,595
Widows' pensions	28,248 ...	58,296,473
Orphans' pensions	4,707 ...	1,719,162
Grants made to survivors in 1930	... ...	Fr. 1,147,586

BALANCE

The credit balance of the Autonomous Fund (grouping all the funds) at 31 December 1930 was 1,773,778,088 francs.

IV.—Seamen's Insurance

(Accident, sickness, invalidity, old age, death.)

Legal Basis.

Independently of the obligations laid upon shipowners by the Maritime Labour Code (described in Third Part, III), at the present time two schemes cover the French seamen's risks of sickness, injury and old age. These two schemes, based on compulsory insurance, were set up by the Act of 1 January 1930.

A.—INSURANCE AGAINST OCCUPATIONAL RISKS WITH SEAMEN'S PROVIDENT FUND

1.—Scope.

The following are compulsorily and exclusively members of the Provident Fund :

(*a*) All Frenchmen professionally engaged in maritime navigation (registered seamen).

(*b*) All Frenchmen registered as members of the purser's department on the roll of French ships other than warships or ships exclusively assigned to a public service.

French nationality is an essential condition for admission to the insurance scheme. In no case can foreigners belong to the Provident Fund.

2.—Administration.

The French Seamen's Provident Fund is managed by the National Institute for Disabled Seamen. A tripartite board consisting of ten representatives of the Government and Parliament, ten representatives of the shipowners and ten representatives of the insured persons is responsible for supervising and protecting this institution.

3.—Financial Resources.

The financial resources of the fund are constituted by :

contributions levied on shipowners and insured persons;

a deduction that may not exceed 0·5 per cent. from the value of all contracts concluded with the administrations of the Mercantile Marine and the Navy;

an annual State subsidy;

the income from investments, and miscellaneous receipts.

The system of contributions (workers' and employers') depends upon the nature of the trade.

For distant trade, international coasting trade and ocean fisheries the contributions of the crew and of the employers are proportionate to wages.

For the French coasting trade, deep-sea fisheries, pilotage, local coasting trade and local fisheries, the insured persons are divided into six classes according to their duties on board and independently of the wages actually received.

The contributions are due for the entire period of employment under articles of agreement.

The contributions proportionate to wages are fixed at 1 per cent. for the insured persons and at 4 per cent. for the shipowners.

The fixed monthly contributions due from insured persons vary from 0.85 francs a month in the case of ships' boys to 11.40 francs in the case of masters of distant-trade ships, chief engineers and doctors. Those due by shipowners for the same classes of insured persons vary from 3.75 to 45.60 francs a month.

Exemption from payment of the whole or half the shipowner's contribution is granted to registered seamen who themselves sail boats of small tonnage, and are engaged in the local coasting trade or fishing.

4.—Benefits.

The benefits guaranteed by the French Seamen's Provident Fund cover the occupational risks of loss of earning capacity and death.

(*a*) *Benefits for temporary incapacity.*

In the case of temporary incapacity the seaman is entitled to a daily allowance equal to half his wages and not less than 9.85 francs a day.

(*b*) *Invalidity pensions.*

In the case of permanent total incapacity the pension is fixed at two-thirds of the wages at the moment of the accident. If the insured person has to pay the fixed contribution, the basic wage is reckoned as 100 times the contribution paid.

The pension may in no case be less than 4,200 francs. When the wage exceeds 12,000 francs, the pension is fixed at two-thirds of the amount up to 12,000 francs only. For the remainder, up to 18,000 francs only one-fourth ranks for pension, and over 18,000 francs only one-eighth.

In the case of permanent partial incapacity the pension is fixed at half the reduction in the insured person's wages due to the accident or illness, but if the invalidity is 70 per cent. or more the pension may not be less than 2,450 francs.

The provisions concerning the rates of pension due when the wages exceed 12,000 francs, described in connection with pensions for total incapacity, are also applicable to the indemnities compensating permanent partial incapacity.

(c) *Survivors' pensions.*

In the case of death due to an accident or illness of occupational origin, the widow or orphans receive half the pension that the husband or father would have obtained in the case of total incapacity, subject to a guaranteed minimum of 1,800 francs. If the husband dies while in receipt of a pension without his death having any connection with an accident or an illness of occupational origin, the widow or the orphans receive half the pension which the deceased was drawing.

Failing a widow or orphans entitled to benefits, non-pensioned ascendants receive an annuity fixed at half the widow's pension for one ascendant, and the whole of the widow's pension for two ascendants.

(d) *Family responsibilities.*

Family responsibilities carry with them an annual supplement of 300 francs for each child under sixteen years of age. This supplement, however, is not granted to pensioners with less than 20 per cent. invalidity.

5.—Statistics.

Number of insured persons in 1930 : 150,000 registered seamen and 50,000 employees of the purser's department.

INCOME AND EXPENDITURE FOR 1930

INCOME	Francs	EXPENDITURE	Francs
Insured persons' contributions ...	5,000,000	Cash benefits	29,400,000
Employers' contributions ...	12,700,000	Relief	350,000
State subsidy	15,213,000	Administrative expenses	350,000
Income from investments ...	3,487,000		
Other income	7,600,000		
Total	44,000,000	Total	30,100,000

Number of pensioners :

Invalidity pensioners	2,290
Widows and orphans	11,075
Ascendants	1,765

B.—INVALIDITY, OLD-AGE AND WIDOWS' AND ORPHANS' INSURANCE

Registered Seamen's Pension Fund

1.—Scope.

All Frenchmen and naturalised Frenchmen who engage professionally in maritime navigation (registered seamen), including employers sailing their own ships, are compulsorily and exclusively members of the Pension Fund.

Here, as in the case of occupational risks, French nationality remains an essential condition for membership of the insurance scheme.

2.—Administration.

The Registered Seamen's Provident Fund is managed by the National Institute for Disabled Seamen under the same conditions as the French Seamen's Provident Fund.

3.—Financial Resources.

The financial resources of the Fund are constituted mainly by :
contributions levied on registered seamen and shipowners ;
an annual Government subsidy ;
interest on investments and miscellaneous receipts.

The systems of contribution vary with the nature of the trade and the conditions of engagement of the seamen.

Seamen engaged in distant trade and ocean fisheries and those engaged by the month or by the voyage in coasting trade and local coasting trade are required, whatever their class, to pay a proportionate contribution equalling 5 per cent. of their wages and profits.

Insured persons engaged on a profit-sharing basis in coasting trade and local coasting trade, and those engaged in local fishing, deep-sea fishing and pilotage are required to pay a fixed monthly contribution varying according to their class from 4·80 francs in the case of ships' boys to 57 francs in the case of masters of distant trade ships.

The shipowners are required to make an employer's contribution equal to thirty-five fiftieths of the contributions mentioned above. They are exempted from the whole or half their contribution under the same conditions as in the insurance scheme for occupational risks.

Shipowners must pay contributions in respect of the foreigners they employ.

4.—Benefits.

The benefits guaranteed by the Registered Seamen's Old-Age Pension Fund cover the risk of old age as well as the *general risks* of loss of earning capacity and death.

(*a*) *Old-age pensions.*

The old-age pensions are divided into two classes : long-service pensions properly so-called, and proportionate pensions.

The long-service pensions are earned at fifty years of age and after at least twenty-five years' employment on board. They are divided into two parts : a guaranteed minimum and a contingent supplement.

For the purposes of the guaranteed minimum, registered seamen are divided into six classes according to their duties on board. The guaranteed minimum for masters of distant-trade ships or first-class doctors is 7,200 francs, and that for unskilled hands 3,600 francs.

The contingent supplement is based on the average annual wage earned by the seaman throughout his career from the age of sixteen.

When they reach the age of fifty, seamen with at least fifteen years' navigation service are entitled to a proportionate long-service pension independently of any considerations of invalidity.

(*b*) *Invalidity pensions.*

The invalidity pension is granted to seamen suffering from infirmities that render it absolutely and permanently impossible for them to undertake duties on board ship.

The premature pension is calculated in the same way as the ordinary long-service pension. It is equal to one three-hundredth of the latter for every month of employment taken into account.

(c) *Survivors' pensions.*

Widows and orphans are entitled to the pension (including all supplements) which the husband was drawing or which he could have claimed on account of his service assuming that he had reached the age of fifty.

Pensioners with family responsibilities receive an annual supplement of 100 francs for each child under sixteen years of age.

Insurance Fund of Employees of the Purser's Department

The insurance scheme for employees of the purser's department is based on the same principles as the special scheme for registered seamen.

It only covers persons possessing French nationality. The pensions resulting from contributions to the insurance fund are fixed and awarded under the same conditions as for registered seamen, but the rates of the basic pensions are different.

They vary from 5,600 francs, the minimum guaranteed to pursers, to 3,100 francs for unskilled members of the purser's department. The supplements proportionate to the average wage are calculated on bases similar to those adopted for registered seamen.

5.—Statistics.

Registered Seamen's Pension Fund and Insurance Fund of Employees of the Purser's Department

Number of insured persons in 1930: 150,000 registered seamen and 50,000 employees of the purser's department.

INCOME AND EXPENDITURE FOR 1930

INCOME	Francs	EXPENDITURE	Francs
Insured persons' contributions ...	16,780,000	Cash benefits	193,905,000
Employers' contributions ...	14,470,000	Relief	4,502,000
State subsidy	226,125,000	Administrative expenses	2,195,000
Income from investments ...	3,000,000		
Other income	5,500,000		
Total	265,875,000	Total	200,602,000

Number of pensioners:

Old-age and invalidity pensioners	39,867
Widows and orphans	20,874

V.—Railwaymen's Insurance

A.—Insurance of Employees of Main Railway Systems

(Sickness and maternity benefit and invalidity, old-age and widows' and orphans' insurance.)

1.—Legal Basis.

The compulsory insurance schemes for employees of main railway systems of general importance were set up not by ordinary legislation but by special regulations for railway employees approved by the Minister of Public Works.

Nevertheless, the essential principles of the present scheme of old-age, invalidity and survivors' pensions covering the bulk of the staff were fixed by the Act of 21 July 1909, on which were based the pension regulations of 1911[1]. These regulations were amended on various occasions, more particularly to bring them into harmony with section 49 of the Social Insurance Act of 5 April 1928 and 30 April 1930, by which this special scheme was co-ordinated with the general scheme. A body of new provisions concerning pensions is at present under consideration by Parliament.

2.—Scope.

The various compulsory insurance schemes for railway employees cover all employees on the permanent establishments of the various systems. Some sickness insurance benefits, however, are reserved to employees whose wages are below a minimum fixed by the regulations.

3.—Risks Covered.

The insurance scheme covers the risks of sickness, maternity, old age, invalidity and death for all members employed on the main railway systems. The details are given below[2].

(Persons on the permanent staff of the railways but not members of the scheme are insured by the railway company against the risks of sickness[3], maternity[3] and death[3] and by the general funds against the risks of invalidity and old age.)

4.—Sickness Benefits.

The cost of sickness benefits is borne entirely by the railway systems. The scheme comprises benefits in kind and benefits in cash.

(a) Benefits in kind.

Under the staff regulations and the administrative rules pursuant to them, an employee is entitled to free medical and dental treatment, whatever his wages. Such treatment is administered by the railways' own medical officers. In addition, an employee whose fixed salary or wages do not exceed 20,000 francs is entitled to free drugs,[4] hospital treatment[4] or treatment in a nursing establishment,[4] as well as free surgical treatment[4] and a refund of the cost of surgical appliances.

(b) Benefits in cash.

As a rule during the first four days of sickness the fixed wage is withheld, but it may be paid if the illness is duly certified by the railway's medical officer, and by decision of the Head of the Depart-

[1] For the Alsace-Lorraine line the corresponding pension regulations are those of 1925, issued under the Act of 30 December 1923; they are similar to those of 1911 on other lines.

[2] On the Alsace-Lorraine line there is a special sickness and maternity scheme.
On the Est and Midi lines special benefits are granted by the welfare funds, to which the railwaymen contribute.

[3] Railwaymen who are not members of the scheme are not covered by the company against the risks of sickness and maternity until after a qualifying period of three months, or against the risk of death until after a qualifying period of one year. During these periods the risks are covered by the general funds.

[4] In 1930, these were provided free of charge only if the pensionable remuneration did not exceed:
11,800 francs in the case of employees with no family responsibilities;
14,000 francs in the case of other employees.

ment.[1] The residence allowance and the allowances for family responsibilities are paid in full.

From the fifth day of illness and for a period of 120 days, the fixed wage, the residence allowance and the allowance for family responsibilities are paid in full.

Lastly, for a period of ninety days beyond the period above mentioned, employees receive half the fixed wage, the whole of the residence allowance and the whole of the family allowances. These periods may be extended as an exception by decision of the manager.

5.—Maternity Benefits.

The cost of maternity benefits is borne entirely by the railway systems. The scheme comprises benefits in kind and benefits in cash.

(*a*) *Benefits in kind*[2].

The benefits in kind granted to women employees comprise:
free medical treatment and drugs as required by pregnancy and the consequences of childbirth;
in case of need and when prescribed by the railway's doctor, the cost of treatment in a lying-in hospital is borne by the railway.

(*b*) *Benefits in cash.*

During the six weeks preceding and the six weeks following childbirth, the insured woman receives full pay, including the residence allowance and family allowances, if any.[3] In the case of absence beyond the above-mentioned periods due to pregnancy or the consequences of childbirth, the employee is considered as ill and receives ordinary sick pay.

Further, the railways grant employees an allowance for the birth of a child[4], the present rates being as follows: 150 francs if the employee has no other child living, 225 francs if she has one child living, 300 francs if she has more than one child living[5].

Lastly, mention must be made of the fact that the railways grant family allowances, the amount of which varies according to the place of residence of the employee (see p. 269).

6.—Invalidity, Old-Age and Widows' and Orphans' Insurance.

The risks of invalidity, old age and death are covered by a pension scheme and, to a minor degree, by lump-sum allowances based on contributions by the insured persons and the railway administrations to pension funds established separately for each system.

[1] In 1930 the fixed wage for the first four days of sickness was paid only to established or definitely appointed employees, those on probation receiving neither their wages nor any of the supplementary allowances when absent on account of sickness.

[2] The Midi Company grants supplementary cash benefits in place of benefits in kind.

[3] In 1930, this period was four weeks before and four weeks after childbirth.

[4] In 1930 these allowances were paid to employees whose pensionable remuneration did not exceed 22,600 francs.

[5] The Midi Company at present pays to its employees who are members of the welfare fund allowances for the birth of a child amounting to 250 francs for the first-born and 400 francs for the second, rising by 150 francs for every subsequent child.

(*a*) *Financial resources of pension funds.*

The financial resources of the pension funds are constituted by :

(1) compulsory deductions from the salaries and wages of the employees from the date of their affiliation;
(2) a contribution from the railway systems;
(3) interest on invested funds and the income from securities held by the funds.

The deductions from the employees' pay amount, as a rule, to 5 per cent. of the salaries or wages and of all the subsidiary emoluments not being in the nature of a refund of expenses, assistance or gratuity; but the employees are required to make supplementary contributions that may be estimated to amount to 0·6 per cent. of salary or wages.

The contribution of the railway administrations is now fixed at 15 per cent. of the salary or wage liable to deduction, but this rate may be altered in the light of the balance sheets.

(*b*) *Benefits in case of invalidity.*

Under the pension regulations a disabled person is entitled :

after fifteen years' membership, to a proportionate pension calculated, for each year of membership, at the rate, as a rule, of one-fiftieth of the average basic salary or wage for the three best years; employees whose wages are low receive a supplement equal to the same proportion of five-fiftieths of their average wage as the length of their membership bears to twenty-five years;

after less than fifteen years' membership and if the invalidity results from his duties, to a proportionate pension calculated in the same way as above, subject to a minimum of five-fiftieths of the average salary or wage; if the invalidity does not result from his duties, to the refund of the accumulated deductions, together with an indemnity of equal amount.

The invalidity pension may be supplemented on account of family responsibilities under the conditions specified below.

Subject to certain conditions concerning the maximum salary, an official may opt for a pension under the general social insurance scheme[1].

(*c*) *Benefits in case of old age.*

The normal old-age pension is paid after twenty-five years of membership and at fifty-five years of age (fifty years for engine drivers and stokers).

This pension is reckoned, for each year of membership, at one-fiftieth of the average fixed salary or wage for the three best years, subject to an increase of five-fiftieths for low wages. The pension may in no case be less than 5,000 francs,[2] nor exceed three-quarters of the basic wage.

[1] This privilege was not granted in 1930.

[2] This minimum of 5,000 francs for the normal pension applies only to employees who have been continuously in the service, with the exception of women in charge of wayside stops or responsible for manual work.

The old-age pension may be supplemented on account of family responsibilities under the conditions specified below.

A deferred pension is granted to an employee who, not being disabled, leaves after fifteen years' membership without being entitled to an ordinary pension. The employee may, however, claim, in place of the deferred pension, the refund of the deductions from his wages; these are then paid to the National Life Insurance Fund, where they constitute an endowment policy falling due not less than five years after the employee leaves the service.

Subject to certain conditions concerning maximum salary, an employee leaving the service without being entitled to a pension may recover his rights under the general social insurance scheme by paying to a recognised accumulation fund the amount necessary to constitute the pension to which he would have been entitled if he had been affiliated to the general social insurance scheme during the period when he was a member of the company's pension fund[1].

(*d*) *Benefits in case of death.*

The widow of an insured person and his children under eighteen years of age are entitled, as a general rule :

after fifteen years' membership, to a pension calculated, for each year of membership, at the rate of one-hundredth of the average wage for the three best years;

after less than fifteen years' membership, if death results from the insured person's duties, to a proportionate pension calculated in the same way as above, with a minimum of five one-hundredths of the average wage.

If the insured person's death does not result from his duties the accumulated deductions are refunded to certain classes of legal heirs.

The widow's pension may be increased on account of family responsibilities under the conditions specified below.

In every case the railway company guarantees to all survivors advantages at least equal to those granted under the general scheme[2].

(*e*) *Supplements for family responsibilities.*

Every employee or widow of an employee in receipt of a pension and having brought up three children to the age of eighteen years, is granted an increase of 10 per cent. in the pension; if the number of children is higher than three a supplementary increase of 5 per cent. is allowed for each child beyond the third.

Every employee or widow of an employee in receipt of a pension receives an allowance for each dependent child under eighteen years of age. This allowance is fixed at 625 francs a year for one child, 1,250 francs a year for two children, and 2,500 francs a year for three children, and is increased by 1,400 francs a year for every child beyond the third.

[1] This privilege was not granted in 1930.
[2] These advantages did not exist in 1930.

7.—Statistics.

Number of insured persons in 1930 :

I.—Average staff of main railways during the year :	
Permanent staff (special railwaymen's scheme)	473,326
Non-permanent staff (general scheme)...	35,701
Total	509,027
II.—Number of affiliated employees at 31 December 1930	456,912

Income and Expenditure for the Risks of Sickness and Maternity

INCOME

The whole cost of covering these risks is normally borne by the companies.

EXPENDITURE

	Francs
(*a*) *Permanent staff.*	
(1) Cash benefits :	
Salaries and wages during sickness or injury	126,400,000
Allowances for family responsibilities and for births and special family allowances	539,700,000
Contributions to provident funds[1]	20,300,000
(2) Benefits in kind :	
Cost of companies' medical services, drugs, hospital treatment, etc.	38,500,000
Total	724,900,000

	Francs
(*b*) *Non-permanent staff* :	
Cash benefits	1,100,000
Benefits in kind	500,000
Employers' contributions to general social insurance funds (Act of 30 April 1930)[2]	5,100,000
Total	6,700,000
Grand total	731,600,000

Income and Expenditure of the Pension Funds for the Risks of Invalidity, Old Age and Death

INCOME[3]

	Francs
Insured persons' contributions...	357,700,000
Employers' contributions :	
Sums paid by the Companies	997,600,000
Capitalised value of the supplementary pensions paid by the Companies under the Act of 28 December 1911	100,500,000
Subsidy from the public authorities[4]	11,900,000
Income from investments	642,100,000
Other resources	7,600,000
Total resources	2,117,400,000

[1] For the Alsace-Lorraine, Est and Midi Companies; the employees also contribute to these funds.
[2] For six months.
[3] Not including the Algerian section of the P.L.M. Company.
[4] Alsace-Lorraine Railway only.

EXPENDITURE[1]

	Francs
Pension instalments and supplements, including those for children[2] [3]	1,190,600,000
Refund of deductions and half-pay allowances	21,100,000
Administrative expenses	16,600,000
Allowances to pensioners for family responsibilities...	12,800,000
Other expenditure	13,100,000
Total expenditure	1,254,200,000[4]

ASSETS OF THE PENSION FUNDS

	Francs
Balances of all the funds of the railway pension funds at 31 December 1929	7,571,000,000
Surplus of receipts over expenditure during 1930	889,000,000
Balances of all funds at 31 December 1930	8,460,000,000

B.—INVALIDITY, OLD-AGE AND WIDOWS' AND ORPHANS' INSURANCE FOR EMPLOYEES OF SECONDARY RAILWAYS OF GENERAL IMPORTANCE, RAILWAYS OF LOCAL IMPORTANCE AND TRAMWAYS

1.—Legal Basis.

The present scheme of compulsory insurance was set up by the Act of 22 July 1922, as amended and supplemented by the Acts of 23 August 1923, 15 January 1925, 31 March 1928, 7 January and 31 March 1932.

2.—Scope.

Membership of the pension scheme is compulsory after one year's service in a permanent post in the administration of a secondary railway of general importance, tramway or departmental or municipal motor-bus undertaking.

All employed persons are required to pay the contributions and are entitled to the benefits of the pension scheme, but wages above 24,000 francs a year are taken into account only up to this amount.

3.—Administration.

The management of the insurance scheme is vested in an autonomous mutual benefit fund. The managing board of the fund consists of twenty-two members, six being elected by the staff insured and six by the companies operating the transport systems whose employees are liable to insurance.

[1] Not including the Algerian section of the P.L.M. Company.

[2] Including instalments paid on behalf of the railway companies by other institutions, such as the National Old-Age Pensions Fund, etc. These instalments amounted to 26,000,000 francs.

[3] The pensions in course of payment at 31 December 1930 included:
89,200 normal pensions amounting to 823,000,000 francs.
19,100 pensions paid before the normal date, amounting to 109,000,000 francs.
72,300 reversionary pensions amounting to 279,000,000 francs.
These figures do not include accident pensions under the Workmen's Compensation Act.

[4] The expenses actually borne by the funds amounted only to about 1,228,000,000 francs; *cf.* note [2] above.

4.—Financial Resources.

The autonomous pension fund derives its income from contributions payable by the insured persons and the companies and a Government subsidy.

The contribution is proportionate to the wages insured and accordingly in its calculation no account is taken of fractions of earnings in excess of 24,000 francs a year.

For the insured persons, the present rate of contribution is 5½ per cent.; it was raised to 6 per cent. on 1 January 1933.

For the employers, the rate is at present 6½ per cent.; it was raised to 7 per cent. on 1 January 1933.

The Government subsidy is equal to the charges that would have been laid on the public authorities by admission of the insured persons to the workers' and peasants' pensions scheme, but may not be less than 1 per cent. of the wages drawn by employees in actual employment.

5.—Benefits.

The insurance scheme covers the risks of old age, invalidity, and death.

(*a*) *Old Age.*

After thirty years' membership of the insurance fund, salaried employees and manual workers of either sex are entitled to a pension if they are fifty-five years old in the case of travelling staff, or sixty years old in the case of all other classes.

The rate of pension granted to these employees may not be less than one-fiftieth per year of membership of the average wage for the last three years.

An employee who, in a normal period, has reached the age limit before the expiry of the membership period provided for in the Act is entitled to a proportionate pension if he has at least fifteen years' membership. If he has less than fifteen years' membership the amounts paid into his account, together with interest at 5 per cent., are either refunded to him or used to constitute an immediate annuity on the alienated capital system.

In the case of cessation of work for any cause other than old age or invalidity, an employee with at least fifteen years' membership is entitled to a pension deferred until the normal retiring age. If he has less than fifteen years' membership his personal payments are accumulated and used to constitute a deferred pension, falling due at the age of sixty years; in this case, the system of alienated contributions is compulsory.

(*b*) *Invalidity.*

Employees who, owing to infirmities not ascribable to their duties, are judged by a special board to be unable to continue working are entitled to the immediate payment, independently of any condition

of age, of a retiring pension calculated as explained above, provided that they have been affiliated for at least fifteen years. If they have not been affiliated for that period the contributions paid into their account are refunded with interest at 5 per cent.

When the invalidity is ascribable to the performance of his duties, the insured person is entitled to a pension payable immediately on the basis of one-fiftieth per year of membership of the average wage for the last three years of membership, or, failing this, the years of membership preceding his accident. The amount of this pension, which may be held concurrently with an accident pension, may not be less than eight-fiftieths of the average wage as defined above.

(c) *Death.*

Half the pension rights acquired by the insured persons are transferable to the widow. In default of a widow entitled to the pension the rights that would have been acquired by the widow pass to the children under eighteen years of age. On the death of a non-pensioned employee, the widow and children are entitled to half the pension to which he would have been entitled. But if the insured person has less than fifteen years' service, the legal heirs merely receive the amounts paid in to his account, together with simple interest at 3 per cent.

6.—Statistics.

Number of insured contributors in 1930 45,484

INCOME AND EXPENDITURE IN 1930

INCOME	Francs
Insured persons' contributions ...	21,489,136
Employers' contributions ...	25,396,251
Subsidies from public authorities	6,931,845
Income from investments ...	19,383,538
Other resources (arrears of interest, etc.)	84,236
Total	73,285,006

EXPENDITURE	Francs
Pensions and life annuities	10,726,158
Refund of contributions to insured persons or survivors not entitled to pensions	1,891,208
Benefits in kind	—
Administrative expenses	1,661,643
Other expenses (negotiation of securities, etc.)	560,350
Total	14,839,359

POSITION OF FUND AT THE END OF 1930

1. Capital to meet pensions and annuities in course of payment :	Francs
3,942 immediate long-service and invalidity pensions ...	105,245,323
1,403 immediate reversionary pensions...	16,679,096
34 deferred pensions	361,756
107 immediate annuities	392,003
2,121 deferred annuities	2,394,955
Total	125,073,133
2. Reserve fund	272,236,510
Credit balance of reserve fund	147,163,377

VI.—Postal Workers' Insurance

1.—Legal Basis.

Apart from manual workers in the postal, telegraph, and telephone administration covered by the Act of 21 October 1919, amended by the Acts of 14 April 1924 and 21 March 1928, postal staffs are covered by the Act of 14 April 1924, which altered the compulsory insurance scheme previously in force.

2.—Scope.

The obligation to insure extends to all officials on the permanent establishment.

3.—Administration.

The insurance scheme is administered by a pension fund managed by a board of 24 members, of whom 8 are representatives of the insured persons.

4.—Financial Resources.

The pension fund derives its income from a contribution of 6 per cent. deducted from officials' salaries, to which is added a contribution of about 9 per cent. of these salaries from the Government, which also makes good any deficit in the scheme.

5.—Benefits.

The insurance scheme covers, by means of pensions, the risks of old age, invalidity and death.

(*a*) *Long-service pensions.*

Every official is entitled to a retiring pension when he has completed thirty years' service and reached his sixtieth year of age. If an official has been in active employment for at least fifteen years the minimum age fixed for the retiring pension is fifty-five years after twenty-five years' service.

As a general rule the pension after thirty or twenty-five years' service is not less than 50 per cent. of the average wages of the last three years of service; but it is raised to three-fifths, subject to a maximum of 6,000 francs[1], when the wages do not exceed 12,000 francs[2] a year.

The pension is increased by one-sixtieth of the annual wages for each year's service beyond the statutory minimum of thirty years in the case of sedentary work and one-fiftieth for each year beyond the statutory minimum of twenty-five years in the case of active work.

To the amounts thus calculated may be added supplements for children calculated at the rate of 10 per cent. of the pension for each of the first three children under sixteen years of age, and at 5 per cent.

[1] Raised to 7,000 francs by the Act of 31 March 1932 (section 96).
[2] Raised to 14,000 francs by the Act of 31 March 1932 (section 96).

for each of the following children. The pension may not exceed three-quarters of the average wages or 30,000 francs a year[1]. When officials leave their employment without being entitled to a pension and for reasons other than infirmities preventing them from continuing their duties, their contributions towards the retiring pension, together with the interest, are transferred to the National Insurance Fund, where they are used to constitute endowment insurance, which may not be paid to the insured person concerned until five years after he has ceased working.

Married women or mothers of families are entitled to a proportionate pension when they have completed fifteen years' service. This pension is calculated on the basis of one-sixtieth per year of sedentary work and one-fiftieth per year of active work. Payment is deferred until the age at which the woman would have been entitled to a long-service pension if she had remained in the service. Payment is immediate, however, for mothers with three children alive or for women suffering from an infirmity or incurable disease rendering them incapable of exercising their occupation, or for women whose husbands are thus incapacitated. Each child gives them a right to one year's increase.

(*b*) *Invalidity pensions.*

Any official not capable of performing his duties owing to an infirmity resulting either from an act of courage or devotion performed in the public interest or in trying to save the life of another, or from assaults or outrages of which he was the victim in the performance of his duties, is entitled to a pension irrespective of his age and length of service. *In this case the pension is equal to three-quarters of the last annual wages received.*

Any official suffering from infirmities ascribable to his duties, other than infirmities due to the causes mentioned above, may choose between a pension equal to *one-third of his last wages in employment* and a *long-service pension* fixed at one-thirtieth or one-twenty-fifth of the minimum mentioned above for each year's service.

When the invalidity is not due to performance of his duties an official who has less than fifteen years' service is entitled to a pension calculated at the rate of one-sixtieth or one-fiftieth per year of service of his average wage for the last three years.

If the official has not served fifteen years he is granted an annuity payable immediately. This annuity is constituted by payment to the National Old-Age Pension Fund of:

(1) the deductions made from the wages of the person concerned, together with the interest;
(2) a sum equal to the Government grant.

(*c*) *Pension in case of death.*

The widow of an official is entitled to a pension equal to 50 per cent. of the amounts received by her husband, or of the amounts that would

[1] Raised to 45,000 francs by the Act of 31 March 1932 (section 97).

have been due to him as a retiring or an invalidity pension. This pension is increased by 10 per cent. of the father's wages for each child under twenty-one years of age supported by the widow. Nevertheless, the aggregate amounts allowed to the widow and children may not exceed the total wages received by the deceased official.

Fatherless or motherless children and those whose mother has been deprived of her pension rights receive a pension constituted by :

(1) the sum total of the amounts that would have been due to the mother;

(2) the supplement of 10 per cent. for each child under twenty-one years of age after the first.

Children of a deceased female official are entitled to the same benefits as the children of a deceased male official.

6.—Statistics.

In the budget of the postal, telegraph and telephone service for the fiscal year 1930, the receipts are put down at 94,283,398 francs and the expenditure at 234,337,056 francs.

VII.—Government Manual Workers' Insurance

Some State workers, such as those in the Government printing offices, for instance, are covered by special superannuation schemes which are not unlike the general scheme instituted by the Act of 21 October 1919, but which nevertheless differ from it in certain respects. It would require too much of the space of the present survey to give a detailed account of each of these schemes; all that has been done, therefore, is to mention the legislative provisions on which they are based. The statistics for 1930, however, include figures for the working of these schemes whenever such were available.

1.—Legal Basis.

The scheme of compulsory insurance for Government manual workers was set up by the Acts of 21 October 1919, 21 April 1924, 21 March 1928, and 4 August 1929.

2.—Scope.

The obligation to insure extends to the manual staffs of the tobacco and match factories, the Government transit depots and factories, the general stamp factory, the postal, telegraph and telephone administration, the mint and medal department, establishments under the military, naval and air authorities, etc.

3.—Administration.

The insurance scheme is managed by a special body attached to the Deposit and Trust Fund (*Caisse des Dépôts et Consignations*), which takes measures to :

(*a*) have an individual accumulation account opened for each insured person by the National Old-Age Pension Fund;

(*b*) have payments made to a special augmentation and joint business fund, administered by the Deposit and Trust Fund.

The purpose of the special fund is to bring the pensions constituted by accumulation in individual accounts up to the guaranteed minimum and also to pay pensions to widows and orphans, the whole cost of these latter pensions being borne by the fund.

4.—Financial Resources.

The financial resources of the insurance scheme are:

(*a*) a contribution fixed at 12 per cent. of wages and shared equally between the insured persons and their employer, *i.e.*, the Government; of this, 8 per cent. goes into the individual account and 4 per cent. to the special fund;

(*b*) the amount required to make good the initial deficit resulting from the retroactive application of the insurance scheme to the staff employed when the scheme came into force.

5.—Benefits.

The insurance scheme for manual workers in Government undertakings covers the risks of old age, invalidity and death.

(*a*) *Old age.*

The pension is based on the average wage earned by the insured person during his three best years of employment.

The minimum pension granted for length of service is as a rule half the average wage of the years mentioned. But it is raised to three-fifths, subject to a maximum of 6,000 francs for men, if the average wage does not exceed 12,000 francs, and subject to a maximum of 4,500 francs for women if the average wage does not exceed 9,000 francs.

When the twofold condition of age and length of service is fulfilled, the minimum is increased by one-sixtieth of the average wage for every year of civil service, and by one-fiftieth of every year of military service beyond thirty.

The pension is increased by 10 per cent. for all insured persons who have brought up three children to the age of sixteen years.

If the number of children brought up to the age of sixteen years is higher than three, supplementary increases of 5 per cent. are granted for each child beyond the third. The pension may not exceed three-quarters of the average basic wage, or 12,000 francs in the case of male or 9,000 francs in the case of female manual workers. Insured persons who, at the age of sixty years, are not entitled to a retiring pension because they have not the necessary length of service are entitled to a proportionate pension.

(*b*) *Invalidity.*

In the case of permanent total incapacity for earning after ten years' service, a worker is entitled to an invalidity pension fixed independently of any consideration of age.

If he has completed twenty-five or more years' service, the pension is at least equal to the minimum old-age pension. If he has more

than ten years' service but less than twenty-five, the pension is reduced by one twenty-fifth for every year's service below twenty-five.

If, without being permanent and total, the incapacity renders it impossible for the worker to continue following his occupation, and the administration under which he serves cannot find him another, it is only covered after fifteen years' service. The amount of the pension is then at least equal to the minimum old-age pension if the worker has completed thirty or more years in Government service. If he has completed more than fifteen years, but less than thirty, the pension is reduced by one-thirtieth for every year's service below thirty.

In any case the minimum pension is increased by one-sixtieth of the average wage for every year of civil service and by one-fiftieth for every year of military service above twenty-five or thirty as the case may be.

(c) *Death.*

Workers' widows are entitled to a pension equal to 50 per cent. of the retiring or invalidity pension that was drawn by the husband, or to which he would have been entitled on the day of his death.

In addition, every surviving child is entitled, up to the age of twenty-one years, to a temporary pension equal to 10 per cent. of the retiring or invalidity pension specified above.

In the event of the mother's death, or if the mother is not entitled to a pension, her rights pass to the children under twenty-one years of age and a temporary pension of 10 per cent. is continued for each minor child after the second.

The pension consists of a life annuity based on the payments accumulated in the individual account of the insured person. If this is less than the minimum, reckoned as explained above, the necessary supplement is paid out of the special fund; this fund is entirely responsible for widows' and orphans' pensions.

6.—Statistics.

Special Pension Fund for Workers in Government Industrial Establishments

Number of workers on 31 December 1930 71,582

INCOME AND EXPENDITURE FOR 1930

INCOME	Francs
Balance at 31 Dec. 1929 ...	3,382,549.82
State subsidy	93,402,281.58
Deductions from wages and corresponding State contributions	92,281,163.93
Payments not yet deducted; entered in provisional accounts	11,886,952.57
Refund of pension instalments	788,051.93
Refund from the National Old-Age Pensions Fund of sums paid on its behalf	6,634,035.12
Interest on current account ...	279,230.91
Total	208,654,265.86

EXPENDITURE	Francs
Pension instalments	72,417,920.97
Transfers from provisional to individual accounts	9,224,313.77
Refund of irregular payments...	231,060.93
Transfers to the National Old-Age Pensions Fund	50,605,765.50
Administration expenses ...	608,278.39
Fees	220,000.00
Total expenses	133,307,339.56
Funds invested	45,624,358.00
Grand total of expenditure ...	178,931,697.56
Balance in hand at 31 Dec. 1930	29,722,568.30
Total	208,654,265.86

VIII.—Social Insurance in Alsace-Lorraine

1.—Legal Basis.

The compulsory insurance scheme covering the risks of industrial accident, sickness, maternity, old age, invalidity and death was set up by the Social Insurance Code of 19 July 1911.

The salaried employees' scheme of compulsory insurance against old age, invalidity and death is governed by the Act of 20 December 1911.

The Social Insurance Code and the Salaried Employees' Insurance Act were maintained in force in the Departments of Haut-Rhin, Bas-Rhin and Moselle by the Act of 17 October 1919.

The Social Insurance Code and the Act of 20 December 1911 were adapted on various occasions to meet changes in the economic situation. The most recent and the most important adaptation was effected by the Acts of 30 December 1930.

A.—Workmen's Compensation

1.—Scope.

The obligation to insure extends to all undertakings belonging to any one of the industries enumerated in the Act, namely, mines, surface mines, quarries, metal works, mechanical engineering, textile industry, chemical industry, building industry, food industry, transport undertakings, wholesale trade, agricultural undertakings, etc.

The insurance scheme covers :

all manual workers employed in an undertaking belonging to one of the industries liable to insurance, whatever their wages;

all occupiers of agricultural undertakings, whether they employ manual workers or not.

Salaried employees are only covered by the compulsory insurance scheme if they are employed in the technical part and not the administrative part of the undertaking, and if their remuneration does not exceed 20,000 francs a year (works employees or technical workers).

Owners of small commercial or industrial undertakings working alone or with not more than two workers may be admitted to the insurance scheme if their annual profits do not exceed 12,000 francs.

Public officials and employees with a fixed salary and a right to a pension are excluded from the insurance scheme.

2.—Administration.

The management of the accident insurance scheme is vested in trade associations. The trade association is a compulsory association endowed with legal personality, and consisting of all heads of undertakings in similar lines of business.

There are five associations[1] for industry, whose purview extends throughout Alsace and Lorraine, and three agricultural associations the purview of each of which is one Department. These bodies are managed solely by the employers, who alone defray the cost of insurance in so far as it is limited to the purposes specified by law.

The State and certain public bodies are exempt from the obligation to insure, as they themselves cover the risks for the persons they employ.

3.—Financial Resources.

In the industrial accident insurance scheme the expenditure of the past year is shared annually among the heads of undertakings in proportion to the wages paid by them and to the risk co-efficients corresponding to the class of business or services to which the undertakings are assigned. For these purposes the wages paid in the various factories, workshops or departments are multiplied by the respective risk co-efficients applicable to them. The products thus obtained constitute the " contribution units " on the basis of which the expenditure is distributed. The amount of contribution for each unit is then ascertained by dividing the total expenditure to be distributed by the total number of units. Lastly, the expenditure chargeable to any undertaking is found by multiplying the amount of contribution equated to each unit by the number of contribution units assigned to the undertaking (product of the wages paid and the risk co-efficient or co-efficients).

In the accident insurance scheme for agricultural undertakings, the associations fix for each type of cultivation the number of days' work required to exploit one hectare of ground. Then this figure is multiplied for each commune by the number of hectares taxed in the area and by one three-hundredth part of the annual average earnings of the agricultural workers. In this way is obtained the sum total of the amounts earned by the agricultural workers employed in the different types of cultivation throughout the commune. The sum total of the above-mentioned wages is then multiplied by the risk co-efficients, which gives the total number of " contribution units " for each commune. The amount of contribution equated to each unit is ascertained, as in the industrial accident scheme, by dividing the total expenditure by the total number of units. The aggregate expenditure to be borne by each commune is found by multiplying the number of contribution units allotted to the commune by the quota previously ascertained. To the extent that this expenditure is not covered by the yield of hunting leases, it is distributed among property owners liable to the property tax on the basis of the net yield of this tax.

The contributions payable by works employees and technical workers in agricultural holdings not engaged in cultivation or in industrial establishments attached to agricultural undertakings are calculated and allocated as in the case of insurance against industrial accidents.

[1] Mining Association, Metal Working and Transport Association, Textile and Chemica Industries Association, Building Industries Association, Food Industries Association.

4.—Benefits.

The insurance covers the risks of industrial accidents and occupational diseases.

The occupational diseases covered by this insurance and entitling the worker to the same compensation as industrial accidents are those caused by lead and its compounds, mercury and its compounds, tetrachlorethane, crude or rectified benzene, white phosphorus, the action of X-rays or the following radio-active substances: uranium and its salts, uranium-X, ionium, radium and its salts, radon, polonium, thorium, mesothorium, radiothorium, thorium-X, thoron and actinium.

(*a*) *Benefits in case of incapacity.*

The association must guarantee the medical treatment of the victim of the accident and ensure the payment of the benefits due in the case of incapacity for work, or death. But it intervenes only on the expiry of the thirteenth week following the accident. The initial period of incapacity is covered by the sickness fund, which grants accident victims the same benefits as its other members. Nevertheless, from the beginning of the fifth week until the end of the thirteenth week, accident victims are entitled to a special additional allowance. This allowance is refunded to the sickness fund by the accident insurance association if the incapacity lasts more than thirteen weeks, or by the employer if it does not.

The pensions granted in case of permanent incapacity or death are fixed in proportion to the wages earned by the victim during the year preceding the accident. But only the fraction of annual earnings below 8,000 francs is counted in full in fixing the pension, the fraction in excess of this amount counting only to the extent of one-third.

In the case of total incapacity, the accident pension is equal to two-thirds of the basic wage. In the case of partial incapacity the pension is equal to a fraction of the indemnity for total incapacity corresponding to the percentage reduction in working capacity.

(*b*) *Benefits in case of death.*

If the accident is followed by death, each of the insured person's survivors is entitled to a pension amounting to one-fifth of the annual earnings, provided that the sum of the pensions granted them does not exceed three-fifths of such earnings.

5.—Statistics.

Number of insured persons in 1930:

Agriculture	674,000 (approx.)
Industry	485,971

Number of " full-time " workers:

Agriculture	203,894
Industry	386,826

INCOME AND EXPENDITURE FOR 1930

INCOME	Francs
Balance from preceding year ...	27,244,010
Contributions for the year ...	57,604,007
Income from investments ...	5,241,447
Results of the decision of the Council of the League of Nations of 21 June 1921:	
(*a*) Product of the winding up of the German associations formerly working in Alsace-Lorraine	1,821,589
(*b*) Capitalised value of pensions taken over by French associations	7,380,091
(*c*) Interest on credits for transfer of German War Loan	73,348
Rise in value of house property ...	783,119
Miscellaneous receipts	9,225,809
Total	109,373,420

EXPENDITURE	Francs
Accident pensions	37,545,728
Widows' pensions	3,887,899
Orphans' pensions	3,635,875
Ascendants' pensions	735,432
Allowances for curative treatment	485,013
Funeral benefits	220,732
Payment of benefit taken over in accordance with decision of Council of League of Nations of 21 June 1921	8,338,938
Relief to victims of accidents ...	28,787
Benefits in kind	2,527,557
Administrative expenses	4,334,761
To reserve fund	9,001,213
Miscellaneous expenses	3,322,627
Outstanding contributions ...	186,746
Balance carried forward	35,116,112
Total	109,373,420

BALANCE SHEET AT 31 DECEMBER 1930

ASSETS	Francs
Cash in hand and current account	51,720,247
Securities constituting reserve fund:	
(*a*) Government stock	18,653,178
(*b*) Stock guaranteed by the State	15,205,602
(*c*) Other movable property ...	6,858,086
(*d*) Loans and joint-account ...	16,108,235
(*e*) Administrative buildings ...	4,321,195
Staff pensions fund moneys ...	1,154,825
Other securities	3,094,891
Outstanding contributions ...	12,955,340
Claims in accordance with decision of the Council of the League of Nations (21 June 1921)	7,763,447
Miscellaneous claims	358,002
Total	138,193,048

LIABILITIES	Francs
Reserves for accident insurance ...	67,851,194
Reserves for the staff pensions fund	2,339,060
Government advances	8,432,934
Advances from affiliated undertakings	18,091,569
Miscellaneous reserves	4,717,275
Miscellaneous debts	1,644,904
Surplus assets (balance of profit and loss account)	35,116,112
Total	138,193,048

B.—SICKNESS INSURANCE

1.—Scope.

Insurance is compulsory for:

(*a*) all manual workers, whatever their remuneration;

(*b*) all salaried employees whose earnings do not exceed 18,000 francs a year. The following are assimilated to salaried employees: chemists' assistants and apprentices, private teachers, theatrical artistes, the crews of shipping undertakings whose headquarters are in the three Departments, etc.

Insurance is voluntary for salaried employees earning from 18,000 to 24,000 francs a year, as well as heads of small undertakings working alone or with not more than two workers, when their annual profits do not exceed 24,000 francs.

Public officials are excluded from sickness insurance if they are entitled, in the event of the risk maturing, to continue drawing their salary or to receive compensation equal to one and a half times the cash sickness benefit.

2.—Administration.

The administration of sickness insurance is divided between two classes of organisations : the general insurance funds, which are organisations under the ordinary law and are established one in each district or large town, and the trade or works sickness funds set up in undertakings employing at least 150 compulsorily insured persons. If the head of an undertaking decides to set up such a fund, the staff must belong to it.

The sickness funds are autonomous institutions, managed by representatives of the insured persons and the employers; the number of representatives of each group on the board of management is in proportion to the costs borne by the group—namely, one-third for the employers and two-thirds for the insured persons.

3.—Financial Resources.

The financial resources required for operating the insurance scheme are derived from :

(*a*) contributions paid by the insured persons and their employers;
(*b*) the income from investments.

The contributions are fixed by the authorities of the funds in proportion to wages and may not exceed 6 per cent. of the insured person's earnings except by agreement between the insured person and the representatives of the fund.

The wages taken as the basis for calculating contributions are either the actual earnings of the insured person or a flat rate representing the average earnings of all the insured persons, or again, a theoretical rate of earnings for those insured persons whose actual wages fall within certain limits.

A large number of funds have adopted this last system for fixing the basic wage. In this case the insured persons are divided into various wage classes. The Union of Local Funds in Alsace and Lorraine recommends the classification of insured persons into six classes, ranging from 4 to 36 francs a day.

4.—Benefits.

The benefits due under the Act are called normal benefits. To these are sometimes added supplementary benefits for which the insurance fund may or may not provide in its rules.

The normal benefits are the following :

(*a*) medical aid from the beginning of the illness (this aid includes medical treatment, drugs, spectacles, trusses and other minor appliances);
(*b*) the daily sickness benefit, amounting to half the basic wage per working day, if the illness renders the insured person incapable of working;
(*c*) benefit to confined women who, during the year preceding confinement, have been insured against sickness for at least six consecutive months;
(*d*) funeral benefit equal to twenty times the insured person's basic wage.

The normal benefits, except those under (*c*) are granted for not more than twenty-six weeks.

The maternity benefits include:

(*a*) a cash allowance equal to the sickness benefit, granted for eight weeks, of which at least six must be after delivery;

(*b*) an allowance of 60 francs for the expenses of the confinement;

(*c*) an allowance of 40 francs for attention necessary in the case of complications during pregnancy (assistance of a midwife and medical attendance);

(*d*) a nursing bonus of 1·50 francs a day up to the end of the first twelve weeks following childbirth. The maternity benefits cannot be granted concurrently with sickness benefits.

The supplementary benefits granted by the sickness funds consist mainly in providing medical attendance for members of the insured person's family, extending the sickness benefit beyond the first twenty-six weeks or raising the rate of benefit.

5.—Statistics.

Number of insured persons on 31 December 1930:

Compulsorily insured	483,571	540,349
Voluntarily insured	56,778	

INCOME AND EXPENDITURE FOR 1930

INCOME	Francs	EXPENDITURE	Francs
Insured persons' contributions...	131,376,463	Cash benefits	73,227,890
Employers' contributions ...	60,820,744	Benefits in kind	91,089,467
Income from investments ...	3,539,661	Administrative expenses	8,901,459
Other resources:		Other charges	946,486
Profit on the realisation of certain securities	3,797,987	Sums outstanding for payment ...	233,243
Profit on exchanging securities from marks to francs ...	407,030	Sums outstanding at the end of 1929 and shown as receipts for 1930	1,098,981
Miscellaneous receipts ...	1,022,869	Balance forward	114,504,885
Sums outstanding at the end of the year	270,897		
Sums to be paid at the end of 1929 and shown in the expenditure for 1930	803,135		
Balance carried forward on 1 January 1930	87,363,625		
	290,002,411		290,002,411

BALANCE SHEET AT 31 DECEMBER 1930

ASSETS	Francs	LIABILITIES	Francs
Available securities (as at 31 December 1930):		Loans and advances	1,978,893
(*a*) Cash in hand	5,986,216	Miscellaneous debts	12,598,228
(*b*) Current accounts and deposits	35,446,835	Surplus assets (balance of profit and loss account)	114,504,885
Movable assets:			
(*a*) Government funds ...	23,981,046		
(*b*) Funds guaranteed by the State	16,061,469		
(*c*) Other securities	10,208,825		
Mortgages and loans	2,685,817		
Social investments at reduced rates	168,559		
Credit for transfer of German war loan subscribed before 11 November 1918 (decision of Council of League of Nations of 21 June 1921)	2,385,739		
Miscellaneous credits	16,814,179		
Real estate:			
(*a*) Land and buildings ...	13,383,032		
(*b*) Furniture and supplies ...	1,960,289		
	129,082,006		129,082,006

C.—Workers' Invalidity, Old-Age and Widows' and Orphans' Insurance

1.—Scope.

Insurance is compulsory for all manual workers whatever their remuneration.

The Act, however, does not apply either to salaried employees, who are covered by a special insurance scheme, or to employees in the public services when they are covered by a pension scheme at least equivalent to the manual workers' insurance scheme.

2.—Administration.

The Invalidity and Old-Age Insurance Institute at Strasburg is an autonomous institution whose area extends over the three departments. Its managing committee consists of equal numbers of representatives of employers and insured persons, to whom are added officials belonging to the administrations specially interested in the working of the institution.

3.—Financial Resources.

The financial resources of the Insurance Institute are mainly derived from :

(*a*) the contributions levied on employers and insured persons;

(*b*) payments corresponding to the Government's contributions towards the pensions.

Income from investments constitutes only a very small part of the income.

The contributions, which are payable in equal parts by employers and workers, vary from 1·60 to 6·60 francs a week according to the wage class in which the insured person has been placed.

4.—Benefits.

The manual workers' insurance scheme covers by means of pensions the risks of invalidity, old age and death, provided that the insured person has completed the qualifying period prescribed by law.

The qualifying period is deemed to have been completed in the case of invalidity when the person concerned has paid at least 200 weekly contributions, and in the case of old age when he has paid 1,200 weekly contributions.

(*a*) *Old-age pensions.*

The normal old-age pension is payable at sixty years of age, but the insured person may advance the time for payment by not more than five years. The pension consists of :

(1) a Government subsidy fixed at 500 francs a year;

(2) a pension varying with the amount of contributions paid.

The part of the pension varying with the amount of contributions paid itself consists of two components:

(1) A basic amount varying with the wage class and always representing 500 contribution weeks. If 500 contribution weeks cannot be proved the missing weeks are counted in the lowest wage class; if the number of weekly contributions exceeds 500 the smallest contributions are taken as being in excess.

The fraction of the basic amount corresponding to each of the 500 contribution weeks varies, as from 2 February 1931, from 1·34 to 1·86 francs according to the wage class in which the insured person has contributed.

(2) A supplement varying with the number of contributions paid. This supplement varies from 0·24 to 1·28 francs for each weekly contribution subsequent to 2 February 1931 according to the wage class in which the contribution was paid.

To the capital value of the pension may be added a supplement of 10 per cent. for each child under fifteen years of age.

(*b*) *Invalidity pensions.*

The invalidity pension is paid to insured persons who suffer for more than twenty-six weeks from loss of earning capacity of at least two-thirds; it is calculated under the same conditions as the old-age pension.

(*c*) *Survivors' pensions.*

The widows' pension is paid to the insured person's wife if she suffers from loss of earning capacity of at least two-thirds.

It consists of:

a Government subsidy fixed at 500 francs a year;

a sum equal to two-fifths of the basic amount and the supplement comprised in the pension drawn by the husband or to which he would have been entitled in case of invalidity.

The children under fifteen years of age are entitled to a pension fixed as follows:

Government subsidy: 250 francs a year;

a sum equal to one-fifth of the basic amount and the supplement comprised within the pension drawn by the insured person or to which he would have been entitled in case of invalidity.

The sum total of the survivors' pensions may not exceed the invalidity pension drawn by the insured person or to which he would have been entitled if he had been drawing a pension at the time of his death.

5.—Statistics.

Number of insured persons in 1930 ... ... 528,000[1]

INCOME AND EXPENDITURE FOR 1930

INCOME	Francs	EXPENDITURE	Francs
Insured persons' contributions	25,853,006	Transfer of contributions to Treasury[2]	44,237
Employers' contributions ...	25,853,006	Benefits in cash	71,466,790
State subsidy	25,368,386	Benefits in kind (curative treatment for insured persons and pensioners)	5,700,140
Income from investments ...	6,195,297	Optional supplementary benefits ...	365,170
Other resources	3,621,312	Administrative expenses	6,089,536
		Other expenses	1,051,977
Total	86,891,007	Total	84,717,850
Balance carried forward on 1 January 1930	120,537,085	Balance forward	122,710,242
	207,428,092		207,428,092

[1] Approximate average for the year.
[2] In pursuance of the Decree of 5 June 1928 concerning Government servants who come under the general pensions scheme (Act of 14 April 1924).

DISTRIBUTION OF PENSIONS IN COURSE OF PAYMENT AT END OF YEAR

	Number	Amount (francs)
Invalidity	36,202	45,275,337[3]
Old age...	11,498	15,257,976
Widows	12,503	8,610,410[4]
Orphans	4,809	2,323,067[5]

[3] Including prolonged temporary pensions for sickness.
[4] Including prolonged temporary pensions and relief for widows.
[5] Including orphans drawing endowments.

BALANCE SHEET AT 31 DECEMBER 1930

ASSETS	Francs	LIABILITIES	Francs
Available assets (cash and current accounts)	12,507,165	Advances from Government: Supplementary allowances paid in 1918 and 1919 and benefits paid in Upper Alsace from 1914 to 1918	1,698,890
Movable assets (at purchase price):		Surplus assets	122,710,242
(1) Government stock ...	36,657,700		
(2) Stock guaranteed by State	11,505,478		
(3) Other securities (credits on land)	372,500		
Loans to communes	13,422,127		
Loans on mortgage	4,972,560		
Social investments at reduced rates	26,133,214		
Allowance for transfer of German War Loan subscribed before 11 November 1918 (decision of Council of League of Nations of 21 June 1921)	8,421,193		
Real estate:			
(*a*) Land and buildings ...	9,172,674		
(*b*) Furnishings and supplies	1,244,522		
	124,409,132		124,409,132

D.—SALARIED EMPLOYEES' INVALIDITY, OLD-AGE AND WIDOWS' AND ORPHANS' INSURANCE

1.—Scope.

All salaried employees earning not more than 18,000 francs a year are liable to invalidity, old-age and survivors' insurance.

Officials, however, are exempt from the obligation to insure when they are covered by a pension scheme at least equivalent to the salaried employees' insurance scheme.

2.—Administration.

The Alsace-Lorraine Salaried Employees' Insurance Fund is an autonomous institution whose area extends over the three Departments. Its managing committee consists of equal numbers of representatives of employers and insured persons, to whom are added officials belonging to the administration specially interested in the working of the institution.

3.—Financial Resources.

The financial resources of the Salaried Employees' Insurance Fund are derived mainly from the contributions levied on employers and insured persons, but income from investments and other receipts form a substantial part of the revenue.

The monthly contribution to the invalidity and old-age insurance scheme is shared equally between employer and insured, and varies from 15 francs to 80 francs a month, according to the salary class to which the employee belongs.

4.—Benefits.

The salaried employees' insurance scheme covers the risks of invalidity, old age and death, provided that the insured person has completed the qualifying period prescribed by law. For persons compulsorily insured this period is fixed at 120 contribution months in the case of men and 60 contribution months in the case of women.

(*a*) *Old-age pension.*

The old-age pension falls due at the age of sixty years, but the insured person may advance the time for payment by not more than five years.

The pension amounts to one-fourth of the first 120 contributions, one-sixth of the next 120 contributions, and one-eighth of the remainder. In the case of an insured woman who has contributed for 60, or more than 60 but less than 120 months, the pension amounts to one-fourth of the contributions paid during the first 60 contribution months.

At the present time the pension includes a temporary allowance of 720 francs a year. The permanent inclusion of this allowance in the pension is contemplated.

(*b*) *Invalidity pension.*

The invalidity pension is granted to insured persons who suffer for more than twenty-six weeks from loss of earning capacity of at least 50 per cent.

The invalidity pension is calculated on exactly the same bases as the old-age pension.

(*c*) *Survivors' pensions.*

A widow is entitled to a pension independently of any condition of age or incapacity for earning. The pension is equal to 40 per cent. of the pension drawn by the husband or due to him in the case of invalidity.

At the present time the pension includes a temporary allowance of 360 francs a year. The permanent inclusion of this allowance in the pension is contemplated.

Children under eighteen years of age are entitled to a pension, fixed, in the case of fatherless or motherless children, at one-tenth, and in the case of orphans at one-sixth, of the pension drawn by the insured person, or due to him in the case of invalidity.

At the present time, the pension includes a temporary allowance of 120 francs a year. The permanent inclusion of this allowance in the pension is contemplated.

The sum total of the survivors' pensions may not exceed the invalidity pension drawn by the insured person or to which he would have been entitled if he had been drawing a pension at the time of his death.

Lastly, a funeral allowance is granted to persons dependent on insured persons who die after completing the qualifying period but before drawing an old-age or invalidity pension and without leaving next-of-kin entitled to a survivor's pension. It is granted in the following order of priority :

(*a*) legal heirs of insured women : husband, children, father, mother, or collateral relatives living with the insured person ;

(*b*) legal heirs of insured men ; widow, children under eighteen years of age.

In all cases the allowance amounts to 50 per cent. of the compulsory contributions paid by the insured person.

5.—Statistics.

Number of insured persons on 31 December 1930 54,287

INCOME AND EXPENDITURE FOR 1930

INCOME	Francs	EXPENDITURE	Francs
Insured persons' contributions ...	9,596,910	Transfer of contributions to Treasury [1]	494,788
Employers' contributions	9,596,910	Cash benefits	2,993,203
Subsidy from public authorities ...	—	Benefits in kind (curative treatment [2])	3,496,508
Income from investments ...	7,447,422	Administrative expenses	1,913,214
Drawn from reserves	51,825	Other expenses	157,671
Other resources	996,065	Balance to reserve funds :	
		(*a*) actuarial reserves	15,167,336
		(*b*) reserves for supplementary allowances	1,132,322
		(*c*) reserves for contingences ...	1,555,274
		(*d*) other reserves	778,816
Total	27,689,132	Total	27,689,132

DISTRIBUTION OF PENSIONS IN COURSE OF PAYMENT AT THE END OF 1930

	Number	Monthly Amount Francs
Invalidity	514 ...	746,802
Old-age	888 ...	1,338,114
Widows	843 ...	508,554
Orphans	365 ...	67,759

Amount of lump-sum settlements, refunding of contributions, etc., in 1930 ... ... **Frs. 331,974**

[1] In pursuance of Decree of 5 June 1928 concerning Government servants coming under the general pensions scheme (Act of 14 April 1924).

[2] Including 43,055 francs for "family" benefits paid to members of the families of insured persons undergoing curative treatment.

BALANCE SHEET AT 31 DECEMBER 1930

ASSETS	Francs	LIABILITIES	Francs
Movable assets:		Actuarial reserves to meet acquired rights or those in course of acquisition	131,230,761
(1) Government funds	32,139,535	Reserves for supplementary allowances	13,601,083
(2) Funds guaranteed by State	21,889,100	Reserves for contingencies	6,660,503
(3) Other securities	951,000	Other reserves	8,133,819
Loans (on mortgage and others) ...	46,629,349	Miscellaneous debts	636,466
Social investments at reduced rates	10,374,028		
Real estate	25,433,274		
Liquid assets (cash and current accounts)	3,395,214		
Claim in accordance with decision of Council of League of Nations of 21 June 1921	17,456,356		
Other claims	1,994,776		
Total	160,262,632	Total	160,262,632

E.—MINERS' INVALIDITY, OLD-AGE AND WIDOWS' AND ORPHANS' INSURANCE

1.—Scope.

Insurance is compulsory for mine workers, but optional for salaried employees and for manual workers in ancillary establishments, salt mines, surface mines and quarries.

Practically speaking, the only persons insured are the manual workers and salaried employees of the mines and surface mines.

2.—Administration.

The insurance of mine workers is carried on by eight mining funds which have been grouped since 1925 in a union with headquarters at Metz. This union manages a guarantee fund and a special assessment fund, the purpose of which is to supplement the benefits granted by the mining funds. The insurance institutions are managed by representatives of employers and workers in equal numbers.

3.—Financial Resources.

The financial resources of the mining funds and the union consist of:

(*a*) ordinary resources: workers' and employers' contributions, recognition fees, income from investments;

(*b*) extraordinary resources: gifts and legacies, entrance fees, income from fines.

The workers' and employers' contributions are identical and form the greater part of the resources. The total contribution is at present fixed at 26 francs a month for insured persons whose annual wages exceed, and at 14.50 francs a month for insured persons whose annual wages are below, 4,500 francs.

The Government contribution should be equal to the charges that would have been laid upon the Treasury if the mine workers in Alsace-Lorraine had been brought within the workers' and peasants' scheme in force in the rest of France. It may not be less than 1 per cent. of the insured person's wages.

4.—Benefits.

The miners' insurance scheme covers, by means of pensions, the risks of invalidity, old age and death.

The benefits consist of:

(*a*) a basic amount payable by the mining insurance funds;
(*b*) a supplement payable out of the assessment fund managed by the Union of Mining Funds.

The basic amount is fixed as follows:

(*a*) invalidity pension: 40 francs per contribution year;
(*b*) old-age pension: 40 francs per contribution year for insured persons proving at least thirty contribution years; 30 francs per contribution year for insured persons proving less than thirty contribution years;
(*c*) widow's pension: 50 per cent. of the pension that the husband drew or could have drawn under the rules;
(*d*) assistance to children; monthly allowance of: 15 francs for fatherless children, 30 francs for orphans, up to the age of fourteen years.

The supplement granted by the Union of Mining Funds varies with the length of membership of the insurance scheme.

The old-age pension, for example, is increased by 30 francs for each of the first thirty years of service and by 40 francs for each of the following years.

5.—Statistics.

Number of insured persons in 1930	54,542
Total contributions collected in 1930	Frs. 26,148,000
Total pensions paid in 1930	Frs. 15,931,000
Invalidity pensioners on 31 December 1930	3,323
Old-age pensioners on 31 December 1930	1,817
Widowed pensioners on 31 December 1930	3,192
Orphan pensioners on 31 December 1930	1,709

IX.—Voluntary Unemployment Insurance

1.—Legal Basis.

The Finance Act of 22 April 1905 (section 55) made provision for a special *ad hoc* appropriation, and a Decree of 9 September 1905 laid down that funds assisting their unemployed members either by relief on the spot or by travelling or removal allowances should be eligible for the Government subsidies to unemployment funds provided that they satisfied the prescribed conditions. Only involuntary unemployment due to lack of work gives the right to the Government subsidy.

Hence the system thus set up and frequently amended subsequently in its administrative details is in the nature of voluntary insurance subsidised by the public authorities.

2.—Scope.

This scheme applies to funds whose members follow the same occupation, similar occupations, or connected occupations jointly

concerned in the manufacture of specific articles; or, in communes of less than 50,000 inhabitants, to local funds whose members belong to various occupations; or, again, to funds created by federations of associations for the purpose of furnishing travelling allowances.

Only those persons may be assisted by an unemployment fund who are not bound in any way to their last employer, and are capable of being employed elsewhere but have not been able to obtain fresh employment.

No industry or occupation is excluded, and membership of the funds is open to foreign workers equally with national workers.

3.—Administration.

Most of the funds in question are attached to a trade union or a federation of trade unions. Some are connected to mutual benefit societies, and others again are independent. Each fund must have at least fifty members, run a free employment agency for unemployed persons, and keep a check on its unemployed members.

4.—Financial Resources.

The financial resources of the fund may be of three kinds:

(*a*) contributions of the insured persons; the rates vary from fund to fund and must be fixed by the rules of each fund;

(*b*) Government subsidies; minimum 50 francs per fund, per half year, plus a certain percentage varying with the class of fund;

(*c*) possibly subsidies from the communes or Departments.

For 1930 the rate of the Government subsidy was fixed at 40 per cent. of the allowances paid by the funds operating in at least three Departments and having at least 1,000 active members; and at 33 per cent. for local funds.

No provision is made for an employer's contribution.

5.—Benefits.

The risk covered is that of involuntary unemployment for the members of each fund. The benefits vary from fund to fund; their rates must be fixed by the rules of each fund, but in practice they depend largely on the amount of the State subsidy. This subsidy is based on the allowance paid, subject to a maximum of: 8 francs a day for an unmarried person unemployed, or head of a household, and for each member of a family who is a member of the unemployment fund; and 2.50 francs a day for the consort of the unemployed person and each of the ascendants and children dependent on him provided that they are not wage earners or, if wage earners, earn less than 2 francs a day. The total assistance allowed to a single household is taken into account in calculating the State subsidy only to the amount of 16 francs; but in calculating this amount no account is taken of the allowances paid to those members of the unemployed person's family who themselves belong to the unemployment fund.

If the unemployment allowance is paid for more than 120 days in any twelve months the subsidy is calculated only on the basis of the allowances paid to each unemployed person for 120 days.

Nevertheless, the funds may go beyond these time and financial limits if their rules so allow, but without receiving the Government subsidies in respect of the excess.

In addition to the allowances granted on the spot, some funds grant their members travelling allowances, for which the Government grants the same subsidies as for unemployment allowances.

6.—Statistics.

Number of insured persons in 1930 180,299

INCOME AND EXPENDITURE IN 1930

INCOME	Francs	EXPENDITURE	Francs
Insured persons' contributions ...	1,274,958	Cash benefits paid	1,702,081
Contributions from public authorities	470,578[1]		
Other resources	63,314		
Total	1,808,850	Total	1,702,081

X.—Voluntary Social Insurance

1.—Legal Basis.

Mutual benefit societies are voluntary provident institutions governed by the Act of 1 April 1898.

2.—Scope.

Mutual benefit societies recruit their members freely under the conditions laid down in their rules.

3.—Administration.

Before commencing operations, mutual benefit societies must register and deposit their rules with the authorities. The independent societies are entirely outside the jurisdiction of the public authorities. Approved societies, on the contrary, are subject to a certain degree of supervision by the administrative authorities, but they enjoy financial advantages and are alone entitled to Government subsidies. Societies of recognised public utility have to assume the same obligations and are granted the same advantages by the State as approved societies; they are, however, subject to stricter supervision than the latter.

4.—Financial Resources.

The ordinary income of the independent, approved or recognised societies is derived from contributions paid by their full members or honorary members, the yield of investments, and State subsidies.

The extraordinary income is derived from gifts and legacies, alienation of property, etc.

[1] Including 266,867 francs from the State and 203,711 francs from the Departments and communes.

The Government subsidies are proportionate to the expenditure of the society, the proportion being fixed by order of the Minister of Labour. They may in no case exceed 27 francs a year per full member of the society. No subsidy may be granted when the society pays benefits exceeding 25 francs a day on the average or guarantees pensions of over 1,800 francs a year or capital sums exceeding 9,000 francs.

5.—Benefits.

The mutual benefit societies may provide assistance in the event of sickness, maternity, invalidity and death. They are not permitted directly to undertake insurance against old age, invalidity, or accident; they must work through insurance institutions subject to technical regulations, such as the independent funds governed by the Decree of 15 April 1924, the National Old-Age Pension Fund, the National Life Insurance Fund, or private companies supervised by the State.

The rates of contribution and benefits are fixed freely by the rules of each fund, but the discretion allowed to mutual benefit societies is limited by the rule concerning equality of treatment for all members; for equal contributions and equal risks there should be equal benefits.

6.—Statistics.

NUMBER OF MEMBERS ON 31 DECEMBER 1930

—	Honorary members	Full members	Total
Recognised public utility and approved societies (for adults) ...	832,552	5,979,939	6,812,491
School societies	28,563	705,799	734,362
Independent societies	61,866	615,446	677,312

INCOME AND EXPENDITURE FOR 1930

INCOME

—	Recognised public utility and approved societies	School societies	Independent societies
	Francs	Francs	Francs
Contributions of honorary members	25,776,075	117,973	7,065,145
Contributions of full members ...	526,369,991	6,719,918	45,034,732
State subsidy	35,398,884	560,559	—
Subsidies from Departments and communes	6,911,250	208,458	7,630,406
Gifts and legacies	16,454,327	89,707	7,130,722
Various receipts, entrance fees, fines, etc.	62,979,989	505,148	10,067,706
Interest on investments	47,250,294	1,178,596	19,198,426
Total income	721,140,810	9,380,359	96,127,137

Total income for the three groups of societies 826,648,306

EXPENDITURE

—	Recognised public utility and approved societies	School societies	Independent societies
	Francs	Francs	Francs
Maternity benefit	14,638,203	—	1,620,382
Sickness expenditure...	137,738,304	2,751,173	29,196,466
Relief to the infirm and incurable ...	2,905,779	—	505,738
Maintenance of orphans	3,921,154	—	282,241
Funeral expenses and relief to widows and orphans	16,897,541	30,016	3,119,993
Pensions and allowances to the aged	20,588,242	—	13,456,437
Sums paid towards constitution of pensions	170,428,738	3,069,655	960,643
Miscellaneous insurance benefits and subsidiary services...	4,184,949	407,794	225,387
Reinsurance premiums, contributions to unions, etc.	27,936,784	71,738	871,383
Miscellaneous expenditure	24,352,074	276,486	8,248,360
Administrative expenses	26,232,424	995,286	3,581,147
Total	449,824,192	7,602,148	62,068,177

Total expenditure for the three groups 519,494,517
Excess of income over expenditure... 307,153,789

FINANCIAL POSITION AT 31 DECEMBER 1930

—	Reserve for pensions	Available funds	Total
	Francs	Francs	Francs
Recognised public utility and approved societies:			
adults...	477,418,393	1,121,753,582	1,630,290,497
school...		31,118,522	
Independent societies ...	—	336,477,612	336,477,612

Total assets 1,966,768,109

THIRD PART

SOCIAL ASSISTANCE

I.—Assistance for the Aged, Infirm and Incurable

1.—Legal Basis.

Assistance for the aged, infirm and incurable was regulated by the Act of 14 July 1905, amended, in particular, by sections 171, 172 and 173 of the Act of 16 April 1930.

2.—Beneficiaries.

All French citizens who are destitute, over the age of seventy years or incurable are eligible for assistance.

3.—Administration.

The cost of assistance to the aged, infirm and incurable is borne by the commune, the Department, or the State, according to the assisted person's domicile for the purposes of assistance.

The domicile for the purposes of assistance is the commune when the person concerned has habitually resided there for five years. Failing a communal domicile, the cost of assistance is borne by the Department. If the person has neither communal nor departmental domicile, the cost of assistance is borne by the State.

The municipal council, on the proposal of the assistance office, decides on the admission of persons whose domicile for the purposes of assistance is in the commune, and regulates the conditions under which assistance will be granted either at home (in the form of an allowance) or in a hospital. It fixes the rate of the monthly grants to be given to those who are assisted at home.

A departmental committee decides on the admission of persons whose domicile for the purposes of assistance is in the Department.

The Minister of the Interior, after consultation with a central committee, decides on the admission of persons who have no domicile for the purposes of assistance.

4.—Financial Resources.

The financial resources required for assistance to the aged, infirm and incurable are items in the budgets of the various authorities responsible for this assistance.

Communes whose financial resources are inadequate to meet their assistance obligations are entitled to a departmental subsidy and, if need be, a Government subsidy.

5.—Benefits.

The aged, infirm and incurable are assisted at home.

Those who cannot be usefully assisted at home are, if they agree, placed either in a public infirmary or, more rarely, in a private establishment, or, again, with private persons.

The method of assistance employed in each individual case has no definitive character.

Assistance at home consists in the payment of a monthly allowance. The rate of this allowance is fixed for each commune by the municipal council, subject to the approval of the General Council, and, in the case dealt with in the following paragraph, the Minister of Public Health.

It may not be less than 30 francs or, in the absence of special circumstances, more than 60 francs. If it is more than 60 francs, the decision of the General Council is subject to the approval of the Minister of Public Health, who decides, after consultation with the Superior Public Assistance Council or the permanent section of this Council.

If it exceeds 80 francs, the excess is, in all circumstances, charged to the commune.

If the person assisted has certain means, the allowance is reduced by the amount of these means. Nevertheless, those derived from savings, in particular an old-age pension acquired by the person concerned, are not deducted if they do not exceed 400 francs. This amount is raised to 600 francs in the case of persons proving that they have brought up at least three children to the age of sixteen years. If the means exceed these figures, not more than one-half of the excess is counted, provided that the income from savings and the assistance allowance together do not exceed 2,400 francs.

Fixed and permanent means derived from charity are deducted to the extent of not more than one-half, subject to the same maximum of 2,400 francs.

Means derived from the work of persons of seventy years of age are not taken into account.

To the monthly allowances fixed by the commune is added a supplement of 20 francs a month paid by the State.

Recipients of indoor relief who, owing to their infirmities, require the regular help of another person are granted a special supplement to bring their rate of assistance up to the cost of maintenance in the infirmary of assisted persons in the commune.

The right to this supplement is granted by the Minister of Public Health after consultation with the Central Committee.

The cost of this supplement is borne, according to circumstances, by the authority for the assistance domicile or the State.

6. Statistics.

Number of persons in receipt of assistance on 31 December 1930 :

Aged	369,977
Infirm and incurable suffering from partial incapacity for work	96,108
Infirm and incurable suffering from total incapacity for work	106,042
Total registered on 31 December 1930 ...	572,127

INCOME AND EXPENDITURE FOR 1930

INCOME	Francs	EXPENDITURE	Francs
State subsidy	304,920,000	Administrative expenses	5,770,000
Communal contribution	160,008,000	Monthly allowances	336,122,000
Departmental contribution ...	119,142,000	Hospital treatment	242,400,000
Contribution from public assistance and other institutions ...	4,623,000	Other expenses	2,852,000
Total	588,693,000	Total	587,144,000

II.—Unemployment Relief

1.—Legal Basis.

The National Unemployment Fund set up as a temporary institution at the beginning of the war (Circular of the Prime Minister of 20 August 1914) has since been maintained on a permanent basis.

Its object is to facilitate the working of the unemployment funds of the communes and Departments by refunding them a part of their expenditure (Decree of 24 November 1914, as amended, in the last instance, as regards 1930, by the Decrees of 28 December 1926 and 15 February 1927).

The municipal and departmental unemployment funds are unemployment relief institutions existing only in certain communes or Departments, where they function intermittently, that is to say, whenever the communal or departmental authorities consider it necessary.

2.—Beneficiaries.

The unemployment funds may help unemployed persons of all trades and occupations who have resided for at least six months in the locality and whose unemployment is not due to age or incapacity.

Relief is granted only to those dependent on their work for a livelihood. Such is presumed not to be the case if the person in question is in receipt of a pension under the Workers' and Peasants' Pensions Act of 5 April 1910 or in receipt of relief for the aged, infirm or incurable under the Act of 14 July 1905. Such persons cannot therefore claim unemployment relief unless they can show that they were engaged in an occupation and drawing a steady wage for some considerable time immediately before being unemployed.

No statutory provision requires these funds to refrain from assisting foreign unemployed persons, but the only foreigners legally entitled to relief are those of Italian, Polish and Belgian nationality, and this by virtue of treaties concluded by France with their countries.

3.—Administration.

Most of the unemployment funds are communal institutions. The population of the commune or group of communes for which an unemployment fund may be set up must not be less than 5,000. No unemployment fund may be carried on in a locality not possessing a labour exchange. To every fund must be attached a joint supervisory committee.

As a rule the departmental unemployment funds cover communes in which the working population is not large enough to justify the establishment of an independent municipal fund.

The National Unemployment Fund is only an organisation for the distribution of subsidies.

4.—Financial Resources.

The financial resources are derived from the communes or Departments and the State.

The State subsidies vary in size according to the circumstances. For 1930 they were fixed at 33 per cent. of the cost of the relief granted.

5.—Benefits.

The risk covered is that of involuntary unemployment.

The rate of benefit is fixed in the rules of each fund and depends largely, in practice, on the amount of the State subsidy. The percentage of benefit covered by the State subsidies has frequently varied.

For 1930 the rates of allowances ranking for subsidies from the National Unemployment Fund or municipal or departmental funds were as follows:

for an unemployed head of a household: 6 francs a day;
for each unemployed person over sixteen years of age living in the household of his father, mother, guardian, grandfather, grandmother, uncle or aunt: 3 francs a day;
for the wife of an unemployed person and for each person under sixteen years of age dependent on him (and not working or earning less than 2 francs a day): 2.50 francs a day;
for an unemployed ascendant dependent on the head of a household: 1.50 francs a day.

The total amount of relief granted to a single household may not exceed 16 francs a day.

In 1930 these allowances were paid for a maximum of 120 days' unemployment per year.

As an exception, and subject to various guarantees, the Minister of Labour may allow to rank for the State subsidy relief granted in the form of tickets of a specified value representing a task to be performed or a meal.

6.—Statistics.

Number of persons in receipt of relief in 1930 (monthly average) ... 1,675

INCOME	Francs	EXPENDITURE	Francs
State subsidies	1,636,010	Cash benefits	5,216,170
Subsidies from Departments and communes	3,580,160		
Total	5,216,170	Total	5,216,170

III.—Shipowners' Liability towards Sick or Injured Seamen

1.—Legal Basis.

Act of 13 December 1926 constituting the Maritime Labour Code.

2.—Scope.

The obligations laid down in the Code cover the whole French staff of sea-going vessels flying the French flag, with the exception of ships of war.

Foreigners engaged on French vessels are only granted a certain degree of the protection afforded to French seamen, unless a treaty of reciprocity exists.

3.—Financial Resources.

The benefits must be provided entirely by the shipowner, who is at liberty to insure against his liability in this respect.

When a sick or injured seaman is put ashore the shipowner can fulfil his obligations (including attendance and repatriation) by paying a lump sum to the maritime or consular authority responsible for supervising the treatment and repatriation of seamen in such cases.

4.—Benefits.

The shipowner's liability extends to injuries received in the service of the vessel and illness occurring on board.

(*a*) *Treatment* and *maintenance* must be provided for the seaman until he has recovered or until he is certified as being disabled.

(*b*) The seaman's *wages* or *pay* must continue during the whole period of incapacity, and possibly until his repatriation, but for not more than four months at most from the date on which he was put ashore.

(*c*) The *repatriation* of seamen left in foreign ports on account of their state of health comprises board, lodging and transport. Unless any agreement to the contrary exists, a sick or injured seaman who is not returned to his French port of embarkation is entitled to be conveyed to that port.

(*d*) In the event of *death*, the funeral expenses must be borne by the ship.

IV.—Welfare Offices

1.—Legal Basis and Object of the System.

Welfare offices are governed by the Act of 7 Frimaire of the year V of the Revolution. Their purpose is to grant indoor relief to indigent and necessitous persons other than the sick. They form part of the system of optional and communal assistance as opposed to the compulsory assistance organised by the State (Acts of 15 July 1893, 14 July 1905, etc.), and are represented in each commune by the assistance office.

2.—Beneficiaries.

The assistance granted by the welfare offices is available to all persons without means. The only statutory duty of these offices is to keep a register of persons granted indoor relief. These are divided into three classes : necessitous persons assisted annually, temporarily, and occasionally. Foreigners may be assisted as well as French citizens, as far as the resources allow.

3.—Assistance Institutions.

Welfare offices possess legal personality and are set up by Decree. They are managed, in the same way as hospitals, by a board of management consisting of four members appointed by the prefect and two members elected by the municipal council under the chairmanship of the mayor (Acts of 21 May 1893 and 5 August 1879).

4.—Financial Resources.

The financial resources of the welfare offices consist of :

(*a*) the revenue from their endowment, which includes property acquired under various revolutionary laws, property formerly belonging to abolished ecclesiastical institutions, and, above all, gifts and legacies to the poor.

(*b*) the yield of the poor rate and any subsidies from the municipal council, etc. State subsidies are reserved for compulsory assistance, but in some cases the welfare offices may be given a share of the grant to local charity organisations from the yield of totalisator betting.

5.—Benefits.

The rate and duration of assistance are left entirely to the discretion of the managing boards of the welfare offices; but section 10 of the Act of 7 Frimaire of the year V lays down that indoor relief should be granted in kind rather than in cash.

6. Statistics.

INCOME AND EXPENDITURE FOR 1930

INCOME.	Francs	EXPENDITURE	Francs
Income from investments ...	46,889,000	Cash relief	39,588,000
Income from collections, subscriptions, bequests, donations ...	11,725,000	Supply of bread and other food ...	59,079,000
Poor rate	65,401,000	Medicines and appliances	25,690,000
Sale of concessions in cemeteries	18,594,000	Other relief in kind	21,220,000
Communal contribution	52,113,000	Investments	14,107,000
Other income	43,105,000	Administrative and other expenses	49,850,000
		Grants in aid of compulsory assistance	11,933,000
Total	237,827,000[1]	Total	221,467,000[1]

V.—Free Medical Assistance; Hospitals

1.—Legal Basis.

The scheme of free medical assistance is regulated by the Act of 15 July 1893, all the essential provisions of which have remained in force. It supplements the Act of 7 August 1851 which established the hospital system.

2.—Beneficiaries.

Under the Act of 15 July 1893, every French person who is suffering from an illness and is destitute is cared for free of charge at home or in a hospital at the expense of the commune, Department, or State, according to his domicile for the purposes of assistance. Foreigners whose country of origin has concluded a reciprocal treaty with France are assimilated to French citizens.

3.—Administration.

The cost of assistance is borne by the commune, the Department or the State according to the assisted person's domicile for the purposes of assistance.

The hospitals defray a part of the cost of free medical aid from the income of their own property.

The domicile for the purposes of assistance is the commune when the person concerned has habitually resided there for one year.

[1] The grants in aid of compulsory assistance (11,933,000 francs) are included in the statistics relating to assistance for the aged, assistance for large families and maternity assistance.

Failing a communal domicile, the cost of assistance is borne by the Department. If the person has neither a communal nor a departmental domicile for the purposes of assistance, the cost is borne by the State.

The administration of assistance is entrusted in each commune to an assistance office.

The Prefect decides on the admission of sick persons who have no domicile in the commune; he forwards to the Minister of the Interior the list of sick persons whose assistance is a matter for the State.

4.—Financial Resources.

The cost of free medical aid is an item in the budget of the State, the Departments and the communes, and is set off by certain appropriations in the form of revenues of special foundations or contributions from certain charitable bodies or hospitals.

To obtain the total public expenditure entailed by the medical services available to the population, there must be added to the expenditure arising out of the Act of 15 July 1893 that part of the cost of running the hospitals which is covered neither by the inmates or their families, nor by refunds payable by the State, Departments or communes under a system of public assistance (*e.g.*, free medical aid, assistance to the aged, infirm and incurable). This part of working expenditure is met out of the income of hospital foundations, the yield of certain duties, subsidies from public authorities, gifts and legacies.

5.—Benefits.

The benefits comprise all medical services and the treatment provided by the hospitals.

6.—Statistics.

INCOME AND EXPENDITURE FOR 1930

INCOME	Francs
(1) *Free Medical Assistance.*	
Communal contribution ...	222,994,000
Departmental contribution	75,174,000
State subsidy	37,637,000
Other income	45,884,000
Total	381,689,000
(2) *Hospitals.*	
Income from endowments ...	143,327,000
Poor rate, profits from pawnshops, etc.	103,788,000
Communal contributions ...	361,914,000
Gifts and bequests	20,156,000
Other income	310,796,000
Repayment of expenses ...	692,986,000
Grand Total...	1,632,967,000
Less repayment of expenses	692,986,000
Net total	939,981,000
Grand total, *less* repayment, for medical assistance and hospitals	1,321,670,000

EXPENDITURE	Francs
(1) *Free Medical Assistance.*	
Doctors' and surgeons' fees, etc.	42,322,000
Medicines and appliances ...	39,061,000
Hospital treatment ...	280,099,000
Other expenses	20,007,000
Total	381,489,000
(2) *Hospitals.*	
Domiciliary care	4,926,000
Other relief	21,376,000
Hospital service (staff, equipment, food, drugs	1,097,315,000
Other expenses	503,459,000
Total	1,627,076,000
Expenses not repaid by families or by free medical service ...	934,090,000
Grand total, *less* repayment, for medical assistance and hospitals	1,315,579,000

VI.—Tuberculosis Service

1.—Legal Basis and Purpose of the Assistance.

Special supplementary medical aid to the tuberculous was provided by the Act of 7 September 1919.

Since the State, the Departments and the communes share in the cost of maintenance in sanatoria of sick persons granted free medical aid owing to lack of means, the primary object of the Act of 7 September 1919 is to ensure the payment of the difference between the cost of maintenance in the sanatorium and the cost of maintenance in the hospital in which the assisted person would have been placed if he had not suffered from tuberculosis.

Under the Act of 7 September 1919, the State may also contribute up to one-half of the cost of establishing, altering, enlarging or renovating sanatoria for assisted sick persons.

2.—Beneficiaries.

The State makes good the difference between the cost of maintenance in the sanatorium and the cost of maintenance in the hospital for the place of domicile of the assisted person when he belongs to one of the following classes :

(*a*) persons who have been affiliated for at least three years to a mutual benefit society re-insuring its members against sickness of long duration;

(*b*) persons recommended by charitable societies or corporate groups responsible for the foundation of the sanatorium;

(*c*) persons outside the Act of 15 July 1893 respecting free medical aid, whose admission has been applied for by a public dispensary subject to the right of the State to recover from persons who have sufficient means to pay for their requirements.

(*d*) beneficiaries of free medical aid.

3.—Administration.

In the case of beneficiaries of free medical aid, the admission of sick persons is decided upon by the prefect of the Department in which they have their domicile for the purposes of assistance; and in the case of other classes of sick persons, by the prefect of the Department in which the sanatorium is situated.

Departments which do not possess appropriate sanatoria are required to provide hospital treatment by making the necessary arrangements with a public or private sanatorium.

The whole of the expenditure incurred under the Act is borne by the State and is met from an item in the general budget.

4.—Benefits.

The benefits are defined by the purpose of the Act. They consist in :

(*a*) Government subsidies for the purpose of covering up to one-half of the expenses incurred in establishing or fitting out sanatoria ;

(*b*) payments for the purpose of making good the difference between the cost of maintenance in the hospital to which the sick person would have gone and the cost of maintenance in the sanatorium admitting him.

The maximum daily cost of maintenance in each sanatorium is fixed by the Minister of Public Health.

5.—Statistics (for 1930).

	Francs
State subsidies for the erection and equipment of sanatoria	42,901,000
State subsidies for the erection and equipment of preventive homes	12,624,000
State subsidies for the erection and equipment of tuberculosis dispensaries	3,000,000
State share in the cost of maintenance of patients in sanatoria ...	11,413,000
Cost of the Camiers preventive home (Pas-de-Calais) managed by the State	1,376,000
State subsidies towards the running expenses of tuberculosis dispensaries and similar institutions	19,458,000
Total	90,772,000

VII.—Lunacy Service

1.—Legal Basis.

Assistance to the insane is regulated by two fundamental texts : the Act of 30 June 1838, and the Royal Order of 18 December 1839.

2.—Scope.

The provisions of the Act of 30 June 1838, cover :

(*a*) insane persons voluntarily placed in an asylum by their family ;

(*b*) persons whose condition is a danger to public order or the safety of others and who are confined compulsorily by the administrative authorities ; confinement orders made by the competent administrative authorities must be accompanied by a statement of reasons and brought to the notice of the Attorney-General ;

(*c*) insane persons of a harmless character confined voluntarily by the administrative authorities.

Confinement is effected in the circumstances and conditions laid down by the general council of each Department on the proposal of the prefect and after being approved by the Minister.

This method of confinement is applied to harmless insane persons who require attention and have not been voluntarily confined either because they have no family, or because the family does not concern itself about them or is indigent.

The position of insane aliens does not form the subject of any special regulations. When a foreigner is put into an asylum compulsorily, the administrative authorities may ask for his repatriation. Insane aliens belonging to a country with which France has concluded a reciprocal treaty of public assistance may not be sent back to their country if they have been resident in France for at least five years.

3.—Administration.

The cost of assistance to insane persons is defrayed by the communes, the Departments or the State, in proportions varying with the insane person's domicile for assistance purposes.

In addition, any infirmaries which, before the Act of 1838, maintained insane persons either by tradition or under the deeds of foundation, are still bound to contribute to the assistance of mentally deranged persons.

Domicile for assistance purposes is acquired by :

voluntary and habitual residence of a year;
by filiation (a child has the father's domicile, or, failing that, the mother's);
by marriage (a wife has the husband's domicile; in the event of desertion she may acquire a personal domicile).

4.—Financial Resources.

The cost of assistance to the insane is met from the following sources :

payments made by the patient or his family;
payments made by the Department, with the help of the commune of domicile, and in certain cases by the infirmaries;
payments made by the State.

Finally, the asylums have their own resources derived from the cultivation of their land, often by the inmates themselves, who in such cases are remunerated by a system of deferred wages.

The public authorities, the State Departments, communes or infirmaries contribute to the cost of maintaining the patients in an institution only in so far as they themselves or their families are unable to do so.

It is the Departments that have to account for expenditure on insane persons and to make good budgetary deficits, subject to the right of recovery from the proper quarter : the family, the commune of domicile, the State or the infirmary.

5.—Benefits.

The insane may be cared for (*a*) in departmental asylums or independent public asylums (seven in number) or (*b*) in special wards maintained or set up for the purpose in infirmaries, or (*c*) in private asylums. Private asylums may only be maintained or set up with the permission of the prefect after the papers have been filed and a security deposited.

The Departments may conclude agreements with private asylums for the maintenance of patients at public expense.

6.—Statistics.

Number of persons receiving relief in asylums at 31 December 1930	88,427
Approximate total of expenditure for maintenance of insane	Frs. 500,000,000

This estimate was made on the basis of information supplied by departmental asylums which, on 31 December 1930, were relieving about three-quarters of the total number of insane in receipt of relief. In order to obtain the net total of the cost of relieving the insane, there must be deducted the sums repaid by the families of patients, which amounted for the year 1930 to about 28 million francs.

The net total cost of the lunacy service is thus about 470 million francs for the year 1930.

VIII.—Assistance for Large Families

1.—Legal Basis.

Assistance to large families was regulated by the Act of 14 July 1913, amended in particular by the Finance Acts of 29 April 1926 and 31 March 1931 (section 102).

2.—Beneficiaries.

Every French citizen supporting more than three children, and having insufficient means for their upbringing, receives an annual allowance for each child beyond the third under thirteen years of age.

If the children are supported by the mother alone, the assistance is given for every child beyond the first under thirteen years of age.

If the children are supported by the father alone, the assistance is given for each child beyond the second under thirteen years of age.

Parents who take charge of children whose own parents have deserted them or disappeared are considered heads of families for the purpose of assistance, which in this case is given for the first child under thirteen years of age.

Children under sixteen who have an apprenticeship contract or are continuing their studies, or who are infirm or incurable but are not being treated in a hospital at the public expense, are assimilated to children under the age of thirteen years.

3.—Administration.

The communes assist persons with a communal domicile for assistance purposes. The Departments assist persons with a departmental domicile, defray the departmental costs of administration and supervision, and subsidise the communes. The State assists persons who have no domicile for the purpose of assistance, defrays the cost of administration and supervision occasioned under the Act, and subsidises the Departments.

The domicile for the purposes of assistance is the commune when the person assisted has habitually resided there for one year. Failing a communal domicile, the cost of assistance is borne by the Department. If there is neither communal nor departmental domicile, the cost of assistance is borne by the State.

4.—Financial Resources.

The cost of assisting large families is an item in the budgets of the Departments, but in principle it is the communes which bear the cost for persons domiciled in a commune; they receive departmental subsidies in proportion to their means and their expenditure.

The State assumes responsibility for the whole of the allowances up to 210 francs per year per child; the communes, the State and the Departments share the expenditure entailed by fractions of allowances between 210 and 300 francs a year.

The communes alone bear the cost of the fraction of allowances in excess of 300 francs.

5.—Benefits.

The amount of the allowance is fixed for each commune by the municipal council. It may not be less than 270 francs. If it is above 300 francs, the excess is met by the commune alone.

6.—Statistics.

Number of persons in receipt of assistance :

On 1 January 1930	47,763
On 31 December 1930	46,418

INCOME AND EXPENDITURE FOR 1930

INCOME	Francs	EXPENDITURE	Francs
State subsidies	20,127,000	Cash benefits	22,271,000
Departmental contributions ...	2,530,000	Administrative and inspection expenses	2,963,000
Communal contributions ...	2,494,000		
Total	25,151,000	Total	25,234,000

IX.—National Scheme to Encourage Large Families

1.—Legal Basis.

The system of encouragement to large families was instituted by the Act of 22 July 1923.

2.—Beneficiaries.

Every family of French nationality residing in France and including three living children, legitimate or legitimised, under thirteen years of age, receives from the State a monthly allowance for each child beyond the second under thirteen years of age. A mother living alone with dependent children receives an allowance for each child beyond the first under thirteen years of age.

If both father and mother are dead, the allowances are granted in respect of the first and each subsequent child.

Children under sixteen years of age having a written contract of apprenticeship, or continuing their studies, or who are infirm or suffering from an incurable disease and are not being treated in a hospital at the public expense are assimilated to children under thirteen years of age.

3.—Administration and Financial Resources.

The allowances granted by way of national encouragement to large families are paid by the State from an item in the budget.

Nevertheless, the Departments and communes may supplement the State allowances from their own funds to the extent that they think fit.

4.—Benefits.

The amount of the State allowance is fixed as follows :

For families in which both father and mother are alive, 120 francs for the first child benefiting, 360 for the second, and 540 for the third and each of the following.

In other cases, 360 francs for the first child benefiting and 540 for the second and each of the following.

These allowances cannot be paid concurrently with the family allowances paid to their staffs by the various public authorities, nor with the various forms of assistance (assisted children, assistance to large families, etc.).

During the past few years no Department has reported grants of supplements to the State allowances.

5.—Statistics.

Number of beneficiaries under the scheme on 31 December 1930 ... 529,456
Total expenditure ... ... Frs. 237,000,000

X.—Birth Bonuses

1.—Legal Basis.

The principle of birth bonuses consisting partly of a State contribution was laid down by section 48 of the Finance Act of 29 June 1918, under which public administrative regulations were to fix the conditions in which subsidies would be granted to those Departments or communes that took financial steps to promote a higher birth rate.

2.—Beneficiaries.

The conditions giving a right to birth bonuses are left to the discretion of the communes and Departments.

3.—Administration and Financial Resources.

The bodies responsible for administering the birth-bonus scheme are appointed by the Departments or communes that have instituted bonus systems.

The expenditure entailed by the grant of birth bonuses is met from the departmental or communal budgets, and set off by a State subsidy.

The State subsidy is calculated in direct proportion to the number of large families in the Department or commune, and in inverse proportion to the ability of the Department or commune to contribute. It is only granted if the bonuses are at least 100 francs. In the case of bonuses exceeding 1,000 francs the State pays only up to 1,000 francs.

4.—Benefits.

The minimum rate of departmental bonuses, *i.e.*, those allowable to all the communes of a given Department, varies from 150 to 400 francs. In about a third of the Departments, the bonuses are fixed; in the others, they are paid with supplements varying with the chronological order of birth. The bonuses in the communal systems vary from 100 to 1,000 francs.

The bonus is nearly always paid in two parts, one soon after birth and the other when the child is one year old.

5.—Statistics (provisional figures for 1930).

	Francs
State subsidy	21,127,312
Departmental and communal contributions (together)	28,005,970
Total	49,133,282

XI.—Maternity Assistance

1.—Legal Basis.

Assistance to women in confinement and bonuses for women who nurse their children were instituted by the Acts of 17 June 1913 and 24 October 1919, which were amended, in particular, by the Act of 2 December 1917 and by sections 168 and 169 of the Act of 16 April 1930.

2.—Beneficiaries.

Any French woman who is without means is entitled to a daily allowance before and after confinement.

Before confinement the allowance begins when a medical certificate is produced stating that the woman is unable to work. After confinement the allowance is granted for the four weeks immediately following, provided that an application is made within twelve months of confinement. The allowance may not be granted for more than eight weeks in all.

To qualify for this allowance the mother must cease to follow her habitual occupation, rest as far as her domestic duties permit, and take due hygienic precautions for herself and her child.

3.—Administration.

The grant of assistance to confined women and of nursing bonuses to mothers is decided upon by the municipal council, or in urgent cases by the mayor, at the suggestion of the assistance office of each commune.

Any maternity mutual benefit society and any assistance organisation previously approved for the purpose may be entrusted by the municipal council with the administration of the Act.

4.—Financial Resources.

The expenditure entailed by assistance to confined women and the grant of nursing bonuses is met from the departmental budgets. The communes are, however, in principle responsible for the cost

of assistance to mothers with communal domicile, receiving in return departmental subsidies in proportion to their financial resources and their expenditure. The State also refunds to the Departments a certain fraction of their expenditure.

Further, according to section 25 of the Act of 30 June 1930, the State is alone responsible for the supplementary expenditure involved for the Departments and communes by the application of the new rates of assistance laid down in sections 168 and 169 of the Act of 16 April 1930.

5.—Benefits.

(*a*) *Assistance to women in confinement.*

The rate of the daily allowance to women in confinement is fixed for each commune by the municipal council, subject to the approval of the general council and the prefect. The allowance may not be less than 2·50 francs or more than 7·50 francs. If it is more than 7·50 francs, the whole of the excess is paid by the commune.

(*b*) *Nursing allowances.*

The supplementary monthly allowance payable under the Act of 24 October 1919 to French women in receipt of the benefit for women in confinement and feeding their children at the breast rises from 15 francs to 45 francs during the first six months following delivery, returning to the initial rate of 15 francs for the next six months.

6.—Statistics.

(*a*) *Assistance to women during confinement.*

Number in receipt of assistance:

1 January 1930...	42,058
31 December 1930	49,492

INCOME AND EXPENDITURE FOR 1930

INCOME	Francs	EXPENDITURE	Francs
State subsidy	25,036,925.06	Cash benefits	44,748,819.75
Special State contribution (under sec. 25 of Act of 30 June 1930)	3,847,144.45	Administrative and inspection expenses	3,355,400.25
Departmental contribution ...	10,375,519.68		
Communal contribution ...	8,844,630.81		
Total	48,104,220.00	Total	48,104,220.00

(*b*) *Supplementary nursing allowances.*

Number in receipt of assistance:

1 January 1930...	194,149
31 December 1930	219,149

INCOME AND EXPENDITURE FOR 1930

INCOME	Francs	EXPENDITURE	Francs
State subsidy	50,129,093.93	Cash benefits	67,078,622.38
Special State contribution (under sec. 25 of Act of 30 June 1930)	7,862,174.01		
Departmental contribution ...	6,281,514.63		
Communal contribution ...	2,805,839.81		
Total	67,078,622.38	Total	67,078,622.38

XII.—Assistance for Destitute Children

1.—Legal Basis.

The scheme of assistance to children is regulated by the Act of 27 June 1904, all the essential provisions of which are still in force.

2.—Beneficiaries.

The scheme of assistance to children applies primarily to mothers who are so poor that they cannot keep or nurse their children or put them out to nurse. This system also covers foundlings, deserted children, children placed with institutions or private persons, and poor orphans.

3.—Administration and Financial Resources.

The costs of the assistance scheme for children are borne by the communes, the Departments and the State, and are met from the budgets of these authorities.

The costs of assistance are paid as to two-fifths by the Department, two-fifths by the State and one-fifth by the communes, after deducting expenditure wholly borne by the State, entailed by children who have no domicile for the purposes of assistance, and receipts, consisting either of refunds from Departments or families, police court fines, gifts and legacies.

The domicile of children for the purpose of assistance is the Department or commune in which they were born, found, admitted or received.

The expenditure occasioned by children with no departmental domicile is met by the State.

4.—Benefits.

(*a*) *Assisted children.*

Assistance is granted to allow a poor mother to keep and nurse her child or put it out to nurse. The amount of and the conditions for granting this assistance are fixed in each Department by the general council.

(*b*) *Public wards.*

Establishments designated by the prefects are responsible for receiving, as public wards, the children brought to them.

The person on duty informs the person bringing the child that the mother may receive assistance if she keeps the child, and that if she abandons it she will only receive information at stated intervals as to whether the child is dead or alive, the place where the ward is kept remaining a secret.

If the child appears to be under seven months and if the person bringing it refuses to give its name or the place and date of its birth, note is taken of this refusal and the child is admitted.

Apart from this case, when assistance has not been accepted the request is transmitted to the prefect and the child may be received temporarily.

The protection and the guardianship of public wards are matters for the prefect or his delegate—the departmental inspector of public assistance. The guardian is assisted by a family council in the form of a committee of seven members elected by the general council and renewable every four years.

A child claimed by its parents may be handed over if the guardian considers, after consulting the family council, that this would be in the child's interest. Children may be handed over for a trial period.

The wards are placed in a home: infants in a nursery and the others in special accommodation. They are kept there only if their state of health so requires or if their guardian has good reasons for so deciding. Wards under thirteen years of age are generally entrusted to families living in the country.

The remuneration of the nurse to whom a ward is entrusted comprises a fixed wage and a contingent allowance in proportion to the number of months that she has kept the child. Board is paid until the ward is thirteen years of age. The child is then apprenticed, preferably in an agricultural occupation, and often with the foster-father.

The father, mother and ascendants of a public ward or child entrusted to the authorities are always liable for its board.

5.—Statistics.

Number of children in receipt of assistance at 31 December 1930 ... 170,616

INCOME AND EXPENDITURE FOR 1930

INCOME	Francs	EXPENDITURE	Francs
State subsidy	82,785,000	Benefits in kind	14,391,000
Departmental subsidy	82,332,000	Other expenses: wages of nurses, cost of boarding out children, temporary relief, etc.	205,711,000
Communal subsidy	39,481,000		
Contributions from families and Departments	5,528,000		
Other Income	9,976,000		
Total	220,102,000	Total	220,102,000

Amount of the funds for public wards on 31 December 1931 ... Frs. 83,415,981

FOURTH PART

HOUSING

1.—Legal Basis.

The legislation for encouraging the building of cheap dwellings originated in the Siegfried Act of 1894. After the war this legislation was consolidated by the Act of 5 December 1922, which, supplemented by subsequent Acts, was the basis for all action of the public authorities in the matter of housing until the Act of July 1928, known as the Loucheur Act. This was itself supplemented in 1930 by the Bonnevay Act on improved dwellings, *i.e.* a category intermediate between cheap dwellings properly so called and dwellings at a medium rent. The Bonnevay Act of 28 June 1930 did not begin to operate until 1931.

2.—Beneficiaries.

The Act of 1922 lays down that cheap dwellings are intended for persons of small means and workers living mainly on their wages. The bodies responsible for receiving individual applications must decide whether the applicants can be considered as persons of small means in view of their resources and the charges upon them. Doubtful cases are referred to the Ministry.

The beneficiaries of dwellings at medium rents are determined chiefly by the conditions for the grant of subsidies.

The maximum figures for cheap dwellings are, as a rule, those laid down in the Act of 13 July 1925. The graduated table contained therein does not go beyond three-roomed dwellings; consequently, the limitations imposed in that case apply also to larger dwellings. An allowance is made for extra rooms in the case of large families.

The Loucheur Act has no provisions on this point except with reference to dwellings at medium rents, which did not exist previously.

It was only in 1929 that permission was given for Decrees to be issued raising the maximum figures in certain districts, but never by more than 25 per cent. of the figures laid down in the 1925 Act.

3.—Authorities and Undertakings concerned in Building.

The chief building agencies are the public housing offices, and the co-operative societies or building companies for cheap dwellings. The communes are expected to take direct action in some cases, but in practice they obtain the assistance of the public offices.

The most important agencies are the public offices for cheap dwellings set up in 1912. These offices are established by Decree, but solely at the instance of the local authorities. They have increased in number as a result of the Loucheur Act, which made the establishment of a departmental office compulsory where no other body was in existence.

In addition to the public offices and the societies for cheap dwellings, there are the building credit societies, which were first instituted in 1908 for the special and sole purpose of granting loans to persons wishing to acquire a small house.

Above or side by side with these bodies there are a number of councils and committees for the study of general questions, such as the Superior Council for Cheap Dwellings and its permanent committee, or for the allocation of credit, such as the Loans Committees attached to the Ministry, or for local propaganda, such as the committees for the encouragement of cheap dwellings, most of which are departmental in scope.

4.—Financing by Public Authorities.

The financial support provided under the 1922 Act was destined only for cheap dwellings—the only type subsidised at that date. The support generally took the form of advances at low interest rates, which were granted:

(*a*) to building agencies in the form of advances up to 75 or 60 per cent. of the cost according to whether the commune

or Department did or did not guarantee the refund of the advance;

(*b*) to building credit societies in the form of credit with the Deposit and Trust Fund, which could be drawn on gradually as required.

The rate of interest fluctuated between 2 and 3½ per cent. prior to the 1928 Act.

The State obtained the requisite funds by borrowing from the Deposit and Trust Fund. The amount was deducted from various accounts managed by that Fund, which lent the money to the State at the average rate of interest on all its investments. The cost to the State was equal to the difference between the interest it charged for its advances and the rate it had to pay for its borrowings.

The Loucheur Act of 13 July 1928 made important changes in the system. In the first place, it fixed the rate of interest for all advances at 2 per cent.; in the second place, the maximum advance which could be made to building agents was raised to 80 per cent. of the cost, or even 90 per cent. when the loan was guaranteed by the Department or commune. The new Act also introduced a system of promoting the construction of medium-rented dwellings. In this case advances are to be at 4 per cent. interest, the maximum amount being fixed at 40 per cent. of the price in 1928 and raised to 70 per cent. in 1930. A complicated system of contributions was also introduced, but these contributions, together with the advances, can never exceed 80 per cent. of the cost of building, the builder always being entirely responsible for 20 per cent. at least.

In 1930 a third type of dwelling, the "improved cheap dwelling," was added. These are to be let in the ordinary way at rents which may amount to twice the figure for ordinary cheap dwellings. Builders can obtain advances in the same way as for cheap dwellings, but the rate of interest is 3 per cent.

In addition to credit facilities, the legislation makes provision in certain cases for subsidies for the building of ordinary cheap dwellings. These may be granted under the 1922 Act for dwellings intended for families with more than three children under the age of sixteen; the amount of such subsidies may not exceed 33 per cent. of the cost of building, but in practice it is at present never more than 15 or 16 per cent.

Another type of subsidy is payable under section 11 of the 1928 Act with a view to enabling seriously disabled soldiers and heads of large families to become owners of their dwellings. These individual bonuses vary from 5,000 to 15,000 francs according to the degree of invalidity or the size of the family.

Exemption is granted from various taxes with a view to encouraging the building of cheap houses. In particular, partial exemption from transfer fees is granted for the acquisition of land for building, and total exemption for the purchase of recently built houses. Temporary exemption from the land tax is also conceded in the case of ordinary or improved cheap dwellings and medium-rented dwellings; it has, indeed, been made general for all new buildings until 1 July 1939.

5.—Statistics.

(*a*) *Exemption from taxation.*

Exemption from taxation in 1930 covered 41,182 separate houses and 2,038 apartment houses (7,897 apartments). The following table shows the amounts involved in these exemptions :

	Francs
Land taxes	6,266,679.49
Mortmain taxes	2,138,960.03
Licences	405,673.49
Stamp duty	—
	8,811,313.01

The figures for the stamp duty are not known.

(*b*) *Subsidies.*

The subsidies granted under the Act of 5 December 1922 amount to 32,729,055 francs. The subsidies granted under section 11 of the Act of 13 July 1928 amount to 117,270,945 francs, of which 104,919,418 francs was for individual subsidies.

The loans granted by the savings banks amounted in 1930 to 11,364,643 francs (including the amounts for cheap dwellings, workers' allotments and shower baths).

The loans granted by the State through the Deposit and Trust Fund for the building of cheap dwellings, amounted to 1,199,912,400 francs and the advances for individual credit operations to 1,188,866,600 francs.

Loans allowed by the Deposit and Trust Fund for the building of medium-rented dwellings amounted to 268,700,400 francs.

The number of dwellings built is not exactly known [1]. It can be arrived at with reasonable accuracy by dividing the sums shown above by the average amount of the individual loans, which was about 40,000 francs for cheap dwellings and more or less the same for medium-rented dwellings, the ratio of the subsidy to the total cost being less in the latter case.

No definite information on the work accomplished in this direction will be available until the Ministry of Public Health completes the statistics which are at present being compiled.

FIFTH PART

FAMILY ALLOWANCES

1.—Introduction.

The principle of family allowances was first of all applied by the State in favour of officials, later by the principal public administrations and undertakings possessing a monopoly, such as railways and mines, and was more recently extended to various branches of trade and industry.

[1] The grand total of separate dwellings and houses financed under the Loucheur Act up to the end of 1931 was 148,500, of which 70,000 were built for the public offices for cheap dwellings and 78,500 for the building credit societies.

Then, in 1918, in order to allow the new scheme to work equitably, the first equalisation funds were set up with the special object of unifying grants of allowances and ensuring the proper distribution of the expenditure that they entail upon employers.

In 1921 the equalisation funds were grouped together to form the Central Committee for Family Allowances.

The Act of 19 December 1922 empowered the State, the Departments and the communes to include in specifications for public works a contracts clause obliging those tendering to belong to an equalisation fund. This obligation was imposed on contractors for Government public works by the Decree of 13 July 1923.

Finally, on 21 January 1932 an Act was passed generalising the system of family allowances by requiring all employers in industry, commerce, agriculture or the liberal professions to belong to an equalisation fund or a similar institution approved by the Minister of Labour.

2.—Family Allowances Paid Out of Equalisation Funds.

On 1 January 1930, according to a table drawn up by the Central Committee for Family Allowances, the allowances varied per person and per month from 5 francs for the first child to 140 francs for the fourth. The great majority of the scales ranged from 25–30 francs for the first child to 75 francs for the fourth.

At the same date the weighted average scale of the industrial equalisation funds was, per family and per month: for one child, 28 francs; for two children, 67 francs; for three, 116 francs; for four, 182 francs; for five, 255 francs; for six, 328 francs.

In addition to the allowances proper, the equalisation funds provide certain facilities: birth bonuses, nursing bonuses, child hygiene services, services of a visiting nurse, etc.; but the allowances proper account for nine-tenths of the funds' resources.

Family Allowances in Agriculture

The agricultural equalisation funds are grouped together in the National Federation of Agricultural Family Allowance Funds. At the beginning of 1930 there were thirty-seven funds.

The average scale of monthly allowances in force on 1 January 1930 was: for one child, 11 francs; for two children, 33 francs; for three, 62 francs; for four, 95 francs; for five, 134 francs. Eight funds have no fixed scale, but share their income annually among families benefiting.

3.—Family Allowances Unconnected with Equalisation Funds.

(*a*) *Public services.*

The Act of 14 November 1918 entitles all officials to family allowances irrespective of their salaries. The annual amount of the allowance (Act of 29 December 1929, operative from 1 July of the same year) is 660 francs for the first child, 960 francs for the second, 1,560 francs for the third, and 1,920 francs for each of the following.

(*b*) *Departmental and municipal services.*

The system applied has been made general on bases similar to those laid down in the Act of 7 April 1917. This Act grants an annual allowance of 100 francs per child to all officials whose salary does not exceed 3,600 francs in the case of fathers or mothers of one or two children, and 3,600 francs in the case of fathers or mothers of more than two children; these amounts have since been increased from time to time.

(*c*) *Railway companies.*

The agreement concluded on 10 November 1916 between the State and the railway companies systematised and unified the scheme of allowances for all the companies. Subsequent decisions, notably the Order of 13 January 1919, issued under the Act of 14 November 1918, has made the system quite general in its application. At the present time the unified scheme provides, in the case of all the railways, a birth allowance ranging from 150 to 300 francs (according to the number of the recipient's surviving children), and maintenance allowances, the annual amount of which varies, according to the place of residence, from 720 to 1,005 francs for each of the first two children, from 1,470 to 2,040 francs for the third, and from 1,590 to 2,160 francs for the fourth and each of the following. Provision is also made for the grant of certain benefits to the pensioned staff.

(*d*) *Mines.*

The agreement of 31 December 1917, concluded, at the instance of the Ministry of Munitions, between the Central Committee of Coal-owners and the National Mining Federation, resulted in making family allowances available to the entire mining population. The conditions of award, in particular the fixing of the rates of allowances, were left to joint district committees. In 1930 the rates in force varied from 0·50 to 1·30 francs per day for the first child, from 1 to 2 francs for the second, and from 1·10 to 2·50 francs for the third and following.

4.—Statistics.

Number of equalisation funds in 1930	230
Staffs of establishments belonging to equalisation funds	1,850,000
Total allowances paid	Frs. 380,000,000

If the public services and private undertakings be included which pay family allowances on their own account, the total sum distributed to workers' families amounts to 1,650,000,000 francs, and the number of beneficiaries is 4,300,000 employed persons.

SIXTH PART

HOLIDAYS WITH PAY

1.—Regulations.

Annual holidays with pay have not yet been made compulsory by law in France, but a Bill on the subject is before Parliament. Where such holidays are granted, they are provided for in individual or collective agreements, more particularly between employers' and workers' organisations.

The minimum period of service giving the right to paid holidays varies widely, and in practice ranges from three months to fifteen years. The length of the holiday is often uniform for all beneficiaries, but sometimes varies according to seniority; either the workers receive an extra day's holiday for every year's service or, more frequently, the holiday is increased at intervals of two to six years according to the undertaking.

Workers paid by the day or month receive their normal wages; those paid by the hour or piece are generally paid on the basis of the average earnings over a certain period.

Annual holidays with pay are most frequently granted in the following industries: food, chemicals, printing, textiles, clothing, leather, wood, metals, building, pottery, glass.

As regards private employees, annual paid holidays are general in trade, industry, banks, insurance institutions, large multiple-shop undertakings, departmental stores and co-operative societies. The length of service giving the right to a paid holiday is usually a year and the length of the holiday a week, increasing with seniority.

2.—Statistics.

No statistics can be given for 1930, the last enquiry on the subject having been carried out in 1928. That enquiry covered only holidays *with pay* for *manual workers*, excluding salaried employees; it did not include undertakings holding a concession from or subsidised by the State, a Department or a commune.

The number of undertakings shown by this enquiry as granting holidays with pay was 876, but in only 532 cases was the size of the staff indicated. These 532 undertakings employed 52,760 workers. Only 157 of them reported both on the total staff employed and the number who got holidays with pay. In this group 8,669 workers out of 14,261 received a holiday with pay.

No figures were given for the expenditure involved in granting these holidays.

GERMANY

SUMMARY

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FIRST PART

STATISTICS OF POPULATION

Total population at census of 1925 62,410,619
Official estimate for 1930 64,280,000

OCCUPIED AND NON-OCCUPIED POPULATION AT 16 JUNE 1925

(000's)

——	Men	Women	Total
Occupied persons	20,531	11,478	32,009
Non-occupied independent persons[1] ...	1,697	2,147	3,844
Non-occupied members of families ...	7,969	18,588	26,557
Total	30,197	32,213	62,410

[1] Chiefly persons with private incomes or pensions or supported by others.

OCCUPIED POPULATION CLASSIFIED BY OCCUPATIONAL GROUPS AT 16 JUNE 1925

(000's)

——	Men	Women	Total
Agriculture and forestry...	4,793	4,969	9,762
Industry and handicrafts	10,330	2,909	13,239
Commerce and transport	3,699	1,575	5,274
Civil service, liberal professions, etc. ...	1,211	291	1,502
Health and welfare services	293	296	589
Domestic service, etc.	205	1,438	1,643
Total	20,531	11,478	32,009

OCCUPIED POPULATION CLASSIFIED BY INDUSTRIAL STATUS

(000's)

——	Men	Women	Total
Persons working on own account ...	4,446	1,093	5,539
Officials and salaried employees ...	3,836	1,438	5,274
Workers	10,930	3,504	14,434
Members of families assisting relatives	1,304	4,133	5,437
Domestic servants	15	1,310	1,325
Total	20,531	11,478	32,009
Employed persons (salaried employees, workers, domestic servants, home workers) in above total	13,365	6,195	19,560

SECOND PART

SOCIAL INSURANCE

I.—Workmen's Compensation

1.—Legal Basis.

An accident insurance scheme for industrial workers was introduced in 1884 and subsequently extended in turn to other occupational groups (agriculture in 1886; building and shipping in 1887; inland navigation, etc. in 1911; fire brigades, hospitals, laboratories, theatres, etc. in 1928).

Since 1925 the scheme has also covered certain occupational diseases, the list of which was considerably extended in 1929.

2.—Scope.

All persons employed in the occupations or undertakings covered by the scheme: workers, assistants, journeymen, apprentices, industrial salaried employees, foremen, technicians, etc. are insured, irrespective of remuneration. The rules of each insurance institution may extend the liability to insurance to owners of undertakings and to the wife or husband of the owner if employed in the undertaking. For agriculture, this extension may also be effected by the legislative authority of the State.

3.—Administration.

There are two types of institution for the administration of the scheme, namely:

(*a*) accident associations of undertakings (*Berufsgenossenschaften*) in industry and agriculture;
(*b*) special insurance institutions.

(*a*) *Accident associations.*

These are bodies with legal personality for the joint covering of risks to which undertakings employing insurable workers are obliged to belong; they are under the supervision of the Federal Insurance Office. Some of them comprise all the undertakings of a particular kind in the whole of Germany, others only those to be found in a limited area. The associations for the building industry have branches covering non-industrial building. There is also a special association for undertakings for the keeping of vehicles and animals for riding otherwise than by way of trade.

(*b*) *Special institutions.*

These institutions are set up:

1. By the Federation and the States for undertakings which these authorities carry on on their own account;

2. By the communes, federations of communes, and other public bodies, under certain conditions, in particular for operations carried on on their own account in connection with building work and the keeping of vehicles and animals for riding otherwise than by way of trade.

The liability of the special institutions is not covered by insurance. The law requires that compensation payable by special institutions shall be the same as that allowed by the associations of undertakings, and makes the institutions subject to the same judicial authorities in the case of disputes.

4.—Financial Resources.

The expenses of the accident associations are borne solely by the employers apart from a few exceptions; the system obtaining is that of assessment according to risk at the end of each year.

The expenses of the special institutions figure in the estimates of the authority concerned.

5.—Benefits.

The object of the scheme is to provide compensation for occupational accidents and diseases.

For the purposes of accident insurance, occupational diseases mean the diseases specified in the second column of the following schedule, provided that they are caused by industrial employment in one of the establishments mentioned in the third column, opposite the disease in question :

Serial No. I	Occupational Disease II	Establishments and Activities III
1	Diseases caused by lead or its compounds	Serial numbers 1-14 : Establishments and activities liable to accident insurance.
2	Diseases caused by phosphorus ...	
3	Diseases caused by mercury or its compounds	
4	Diseases caused by arsenic or its compounds	
5	Diseases caused by manganese compounds	
6	Diseases caused by benzol or its homologues ... ... Diseases caused by nitro and amido compounds of the aromatic group	
7	Diseases caused by carbon bisulphide	
8	Diseases caused by sulphuretted hydrogen	
9	Diseases caused by carbon monoxide	
10	Diseases caused by X-rays and other forms of radiant energy ...	
11	Chronic and chronically recurrent skin diseases caused by galvanising operations	
12	Chronical and chronically recurrent skin diseases caused by various kinds of exotic wood	
13	Chronic and chronically recurrent skin diseases caused by soot, paraffin, tar, anthracene, pitch and similar substances ...	
14	Diseases of the muscles, bones and joints caused by work with compressed air apparatus	

Serial No. I	Occupational Disease II	Establishments and Activities III
15	Diseases of the respiratory system and lungs caused by powdered basic slag	Basic slag mills, machines for mixing fertilisers and establishments transporting powdered basic slag.
16	Serious pneumoconiosis (silicosis) If serious pneumoconiosis occurs simultaneously with pulmonary tuberculosis, the tuberculosis shall for the purposes of compensation be deemed to be pneumoconiosis	(*a*) Undertakings for quarrying, rough working and finishing sandstone; (*b*) undertakings for metal grinding; (*c*) chinaware undertakings; (*d*) mining undertakings.
17	Schneeberg miner's lung disease ...	Metalliferous mines in the Schneeberg district (Republic of Saxony).
18	Deafness or hardness of hearing approximating to deafness caused by noise.	Establishments for metal working and finishing.
19	Cataract	Glass and iron works, foundries.
20	Ankylostomiasis	Mining undertakings.
21	Tropical diseases, spotted fever, scurvy.	Seafaring undertakings.
22	Infectious diseases	Hospitals, infirmaries and nursing homes, maternity homes and other institutions which receive patients for treatment and nursing; also establishments and activities belonging to public and free welfare services and the public health service, and laboratories for scientific and medical research and experiments.

(*a*) *Benefits in case of incapacity due to accident :*

1. Free medical attendance, including hospital treatment.

2. Free vocational rehabilitation (retraining and placing).

3. A pension from the day of the accident (or, in case of persons insured against sickness, from the end of the duration of sickness benefit) for the duration of the incapacity for work caused by the accident.

In case of total incapacity the victim is entitled to the full pension (two-thirds of his annual wages), and in case of partial incapacity to a proportion of such pension corresponding to the degree of incapacity. If the pension is not less than 50 per cent. of the full pension, a bonus of 10 per cent. of the actual pension is payable for each child dependent on the pensioner and under 15 years of age, or in certain circumstances (continued education, infirmity) over that age.

(*b*) *Benefits in case of fatal accident.*

1. Funeral benefit, equal to one-fifth of the victim's annual wages, but not less than 50 RM.

2. Survivors' pensions payable from the day of death : widow, one-fifth of victim's annual wages, or two-fifths if she loses more than half her earning capacity, until her death or remarriage ; widower in need, two-fifths of victim's annual wages for duration of need or until remarriage ; each child, one-fifth of victim's annual wages until end of

fifteenth year, or a later date in case of continued education or infirmity; ascendants in need and dependent on victim at his death, one-fifth of victim's wages for duration of need (payable to all ascendants combined). The sum of all survivors' pensions may not exceed four-fifths of the victim's annual wages.

3. Lump-sum grant payable to widow of victim of non-fatal accident whose death is due to other causes—single payment equal to two-fifths of annual wages.

(c) *Benefits in case of occupational disease.*

These are the same as those detailed under (*a*) and (*b*). Further, provision is made for a transitional pension (*übergangsrente*) payable when there is reason to believe that a worker's continuation in his employment will cause an occupational disease to develop, recur or grow worse. This pension may not exceed half the full pension and is payable as long as the worker refrains from employment in the undertaking or undertakings concerned.

6.—Statistics.

Number of insured persons at 31 December 1930	27,190,000
Number insured by two associations and counted twice in above figure	3,000,000

INCOME AND EXPENDITURE FOR 1930

(000's RM.)

INCOME		EXPENDITURE		
Accident Associations.			*Associations.*	*Special Institutions.*
Contributions of affiliated undertakings ...	372,979	Cash benefits ...	266,114	25,842
Revenue from property	5,321	Benefits in kind...	59,424	4,380
Other income	6,461	Accident prevention	9,036	46
Raised from current funds	12,349	Cost of administration... ...	41,491	842
		Other expenses ...	21,045	924
Total income of associations	397,110	Total	397,110	32,034
Items in budgets of authorities with special institutions ...	32,034	Total (special institutions) ...	32,034	—
Grand total ...	429,144	Grand total	429,144	—

BALANCE SHEET OF ACCIDENT ASSOCIATIONS AT 31 DECEMBER 1930

(000's RM.)

ASSETS		LIABILITIES	
Credit balance at 1 January 1930	230,261	Advances on contributions	12,315
Contributions due	102,991	Benefits due	1,571
		Credit balance at 31 December 1930	319,366
Total	333,252	Total	333,252

II.—Sickness Insurance

1.—Legal Basis.

The first Sickness Insurance Act was passed in 1883 and applied to industrial workers only; subsequent Acts extended it to transport workers (1885) and agricultural workers (1886). In 1892 the scheme became a general one for all employed persons.

2.—Scope.

All employed persons, whatever their occupation, age, sex, or nationality, are in theory required to insure under the scheme; all manual workers are in practice covered by it, but salaried employees and handicraftsmen working at home, whose remuneration is 3,600 RM. a year or more, are exempted. Apprentices are covered, whether they are paid or not.

Certain persons may insure voluntarily if their annual income does not exceed 3,600 RM.; the most important of these groups is that of heads of undertakings who give employment to not more than two persons liable to insurance.

Insured persons may continue to insure after their obligation or right to do so has ceased.

3.—Administration.

(*a*) *Territorial Funds* (local and rural).

Each of these funds generally covers the same area as an insurance office. It includes all the insured persons in the area who do not belong to an occupational or substitute fund.

(*b*) *Occupational funds.*

1. *Works funds:* these are established in undertakings employing not less than 150 persons liable to insurance (50 in agricultural undertakings) if the majority of the employers and workers concerned consent. Since 1919 the establishment of new rural works funds has not been allowed.

2. *Guild funds:* these are set up by guilds for the persons employed in members' undertakings. In this case, too, the consent of the employers and workers concerned is required. Each fund must insure at least 150 persons.

3. *Miners' fund:* comprising miners only.

4. *Seamen's funds:* comprising seamen only.

(*c*) *Substitute funds.*

Substitute funds must allow benefits at least equal in value to those regularly allowed by the funds set up under the Insurance Code. The status of substitute fund can only be obtained by means of a special decision by the competent authority, and no provision is now made for the admission of new funds.

4.—Financial Resources.

The revenue of the sickness insurance funds is derived from the contributions of insured persons and their employers; compulsorily

insured persons pay two-thirds of the total contribution due, and their employers one-third, while voluntarily insured persons pay the whole contribution themselves.

The rate of contribution and the basic wage on which it is to be calculated are fixed independently by each fund. The average rate is 5.5 per cent. of the basic wage.

5.—Benefits.

A distinction may be made first between statutory and additional benefits, and secondly between benefits in kind and benefits in cash. Each fund fixes its own additional benefits in its rules.

(*a*) *Benefits in kind.*

1. *Statutory benefits : Sickness :* medical attendance, medicaments, and therapeutic appliances, from the first day of sickness until not later than the end of the twenty-sixth week; hospital treatment when the nature of the sickness or the circumstances require; medical attendance for the members of the insured person's family.

Maternity : obstetrical attendance and, if necessary, medical attendance and hospital treatment for insured women and the wives and daughters of insured men.

2. *Additional benefits : Sickness :* nursing at the insured person's home, etc.; extension of the period of medical attendance to one year, aid for convalescents, artificial limbs, etc.

(*b*) *Cash benefits.*

1. *Statutory benefits. Sickness :* sickness benefit (50 per cent. of the basic daily wage) from the fourth day of sickness, for a period not exceeding twenty-six weeks from the beginning of the sickness; if the head of a household is treated in hospital, his family receives a home benefit equal to half the sickness benefit.

Maternity : lump sum of 10 RM.; maternity benefit equal to sickness benefit, but not less than 0.50 RM. a day, for four weeks before confinement (six weeks if the insured person does no paid work during this period) and six weeks after it. Nursing benefit, equal to half the maternity benefit but not less than 0.25 RM. a day, for twelve weeks after confinement.

Death : funeral benefit equal to twenty times the basic daily wage.

2. *Additional benefits. Sickness :* the sickness benefit may be increased by a fund to 60 per cent. of the basic wage and a family increment may be added, but the total may not exceed 75 per cent. of the basic wage; the benefit period may be increased to one year; half the sickness benefit may be paid to sick persons treated in hospital who are not entitled to home benefit.

Maternity : the lump sum may be increased to 25 RM. and the maternity benefit to 75 per cent. of the basic wage; further, its duration may be increased to thirteen weeks; the duration of the nursing benefit may be increased to twenty-six weeks.

Death : The funeral benefit may be increased to forty times the basic daily wage; funeral benefit may be granted on the death of the wife or child of an insured person.

6.—Statistics.

Number of insured persons in 1930: 21,916,000.

INCOME AND EXPENDITURE FOR 1930
(all funds, including substitute funds)
(000's RM.)

INCOME		EXPENDITURE	
Contributions	2,053,900	Benefits	1,834,100
Federal subsidy	21,000	Cost of administration ...	162,300
Other income	65,000	Other expenditure... ...	13,600
		Paid into capital fund ...	129,900
Total	2,139,900	Total	2,139,900

At the end of 1930, the property of the sickness funds set up under Federal legislation was:

(000's RM.)

Assets	989,519
Liabilities	63,709
Net	925,810

The reserves of the substitute funds at the end of 1930 were 30,098,675 RM.

III.—Workers' Invalidity, Old-Age and Widows' and Orphans' Insurance

1.—Legal Basis.

Invalidity and old-age insurance for persons employed in industry, commerce and agriculture was introduced in 1889. In 1911, widows' and orphans' insurance was added.

2. Scope.

All manual workers in industry, commerce, transport, handicrafts, etc., including home workers, domestic servants and apprentices, are liable to insurance, irrespective of age, sex and nationality.

Certain groups of persons may insure voluntarily (age limit: 40 years); the most important of these groups is that of small employers and heads of undertakings giving regular employment to not more than two persons liable to insurance.

Insured persons may continue to insure when their obligation or right to do so ceases.

3.—Administration.

There are two types of institutions for the administration of the scheme, namely territorial and special institutions.

(a) Territorial institutions.

There are 29 of these, each covering all insurable persons in its area who are not covered by special institutions. The governing body of an institution is composed of officials nominated by the authorities

and of equal numbers of delegates elected indirectly by the employers and workers concerned; in general, the officials alone carry out the work of administration. These institutions are under the supervision of the Federal Insurance Office.

(*b*) *Special institutions.*

These institutions, of which there are six, are public bodies. The benefits they pay may not be less than those which the Insurance Code requires the territorial institutions to pay. Each institution covers the insurable persons employed in the undertakings for which it was established. The insured persons must share in the administration through elected delegates.

4.—Financial Resources.

These are derived from employers' and insured persons' contributions and Federal subsidies.

(*a*) *Employers' and insured persons' contributions.*

The contribution varies according to seven wage classes, being equal to 5 per cent. of the maximum wage in each class. In the case of compulsorily insured persons, the employer pays the whole contribution, half of which he may deduct from the insured person's wages. Voluntarily insured persons pay the whole contribution themselves.

(*b*) *Federal subsidies.*

These take three forms.

1. *The Federal supplement to pensions* (*Reichszuschuss*): 72 RM. a year for every invalidity, old-age and widow's or widower's pension, and 36 RM. for every orphan's pension.

2. *Federal grant* (*Reichsbeitrag*): intended to indemnify the insurance institutions for part of the loss incurred in restoring the value of pensions the capital cover of which was destroyed by inflation.

3. *Levy on customs receipts:* intended to permit the insurance institutions to develop their health services.

4. *Levy on yield of wages tax:* this levy is only made provisionally.

5.—Benefits.

The following benefits are paid: invalidity and old-age pensions, widows', widowers' and orphans' pensions, and benefits in kind.

(*a*) *Invalidity and old-age pensions.*

These are paid in case of temporary or permanent invalidity or on attainment of the age of 65. In case of temporary invalidity the pension is payable from the beginning of the twenty-seventh week, and in that of permanent invalidity or attainment of the pensionable age it is payable at once.

Pensions comprise the Federal supplement (72 RM. a year), and a sum provided by the institution, consisting of a basic amount (168 RM.) and an increment equal to 20 per cent. of the contributions paid since 1 January 1924 plus a sum of from 4 to 30 RPf., according to wage class, for each contribution week before 30 September 1921

A bonus of 120 RM. a year is payable for each child under 15 years of age.

(*b*) *Widows' pensions.*

These are payable to all insured persons' widows who are incapable of work or have completed their sixty-fifth year. The Federal subsidy is 72 RM. a year; the institution pays three-fifths of the invalidity pension (excluding children's bonuses) to which the insured person was or would have been entitled.

(*c*) *Widowers' pensions.*

These are equal to the widows' pensions, but are payable only to invalid widowers while they are in want, provided that they were dependent on their wives.

(*d*) *Orphans' pensions.*

The orphan's pension is equal to half the invalidity pension to which the deceased insured person was or would have been entitled, plus a Federal subsidy of 36 RM. a year; it is granted up to the end of the orphan's fifteenth year, and for a further period (but not after completion of the twenty-first year) in the case of continued education. In the case of a child prevented by infirmity from earning a living the pension is payable for the duration of the infirmity.

(*e*) *Benefits in kind.*

These are optional.

1. Pensions may, in certain circumstances, be replaced by benefits in kind, such as maintenance in home for cripples or for the aged, orphanage, etc.

2. Further, an insurance institution may provide an insured person or insured person's widow with curative treatment to avert impending invalidity due to sickness. During the treatment the members of the beneficiary's family receive cash benefit.

3. An institution may spend money on promoting or applying measures of a general nature calculated to prevent premature invalidity or raise the general level of health among insured persons.

6.—Statistics.

Estimated number of insured persons in 1930: 18,000,000.

INCOME AND EXPENDITURE FOR 1930

(000's RM.)

INCOME		EXPENDITURE	
Contributions of employers and insured persons ...	986,368	Pensions	1,280,494
Interest and other profits...	87,837	Benefits in kind	99,314
Federal subsidy	224,700	Cost of administration ...	61,884
Federal grant	171,000	Payment to capital fund ...	54,640
Levy on customs receipts	20,000	Other expenditure... ...	25,109
Levy on wages tax receipts	21,100		
Other income	10,436		
Total	1,521,441	Total	1,521,441

BALANCE SHEET AT 31 DECEMBER 1930

(000's RM.)

ASSETS		LIABILITIES	
Cash in hand	167,069	Debts	60,363
Securities	1,322,407	Credit balance	1,636,711
Real property	183,309		
Furniture, etc.	24,289		
Total	1,697,074	Total	1,697,074

IV.—Salaried Employees' Invalidity, Old-Age and Widows' and Orphans' Insurance

A.—INSURANCE ADMINISTERED BY THE FEDERAL INSURANCE INSTITUTION

1.—Legal Basis.

This branch of social insurance was established in 1913, though salaried employees earning less than 2,000 RM. a year continued to be covered by the scheme of insurance for manual workers until 1922, when this overlapping between the two schemes was abolished.

2.—Scope.

All salaried employees whose annual earnings are less than 8,400 RM., *e.g.*, office and works employees, foremen, clerks, members of the theatrical profession, musicians, hospital and public health service employees, and captains, officers and superior staff employed in maritime and inland navigation, etc., are liable to insurance, as also apprentices undergoing training for an insurable occupation and certain groups of persons working on their own account (private teachers, midwives, musicians, etc.) who do not employ others.

The following may insure voluntarily :

(*a*) salaried employees who earn more than 8,400 RM. a year;
(*b*) persons engaged on their own account in an occupation similar to that of salaried employees.

Any person who has paid contributions for four months may continue to insure under the scheme after his obligation or right to do so has ceased.

3.—Administration.

Apart from certain substitute funds, the Federal Insurance Institution for Salaried Employees administers the whole of this branch of insurance. The institution has a directorate consisting of a chairman, a vice-chairman, and other official members appointed by the President of the Republic, and three employers' and three insured persons' delegates elected indirectly by the persons concerned; it is under the supervision of the Federal Ministry of Labour.

4.—Financial Resources.

The scheme relies exclusively on contributions from the insured persons and their employers, no subsidy being paid by the authorities.

Compulsorily insured persons are divided into 8 salary classes, the lowest including all salaries up to 50 RM. a month and the highest those over 600 RM. The rate of contribution is 4 per cent. of the maximum salary in each group and thus varies from 2 to 20 RM.; further there are two classes for voluntarily insured persons, with contributions of 25 and 50 RM. a month respectively. Contributions are shared equally between employer and insured person; the latter may contribute in a higher salary class, but must in that case pay the whole of the difference between the contribution for that class and the contribution for the class to which he belongs in respect of his salary. Voluntarily insured persons pay the whole contribution.

5.—Benefits.

Apart from the repayment of their contributions to insured women in specified cases, the following are the benefits allowed: invalidity and old-age pensions, widows', widowers' and orphans' pensions, and benefits in kind.

(*a*) *Invalidity and old-age pensions.*

These are paid in case of temporary or permanent incapacity for work, or on attainment of the age of 65. In case of temporary incapacity the pension is payable from the beginning of the twenty-seventh week, and in that of permanent incapacity or attainment of the pensionable age it is payable at once. Any insured person over 60 years of age who has been unemployed for at least a year is also regarded as incapable of work and is entitled to the pension while unemployed.

The pension is composed as follows:

1. A basic amount of 480 RM. a year;

2. An increment equal to 15 per cent. of the contributions paid since 1 January 1924; insured persons who paid contributions between 1 January 1913 and 31 July 1921 receive a further increment for each such contribution, varying with the salary class between 0.50 and 5 RM.;

3. A bonus of 120 RM. a year for each child under 15 years of age, which can be continued until the age of 21 in case of continued education; in the case of a child prevented by infirmity from earning a living, the bonus is payable for the duration of the infirmity.

(*b*) *Widows' pension.*

A widow's pension is equal to three-fifths of the pension (excluding children's bonuses) to which the deceased was or would have been entitled and is payable until her death or remarriage; in the latter case she receives a lump sum equal to three years' pension.

(*c*) *Widowers' pension.*

This pension is calculated on the same basis as the widow's pension, but is payable only to a widower who was dependent on his wife's earnings and is incapable of earning and in need; it is withdrawn if the pensioner remarries or if the circumstances on the strength of which the pension was allowed cease to apply.

(*d*) *Orphans' pensions.*

An orphan's pension is payable to each child of a deceased insured person until completion of the fifteenth year, or for a further period (but not after completion of the twenty-first year) in case of continued education; in the case of a child prevented by infirmity from earning a living, the pension is payable for the duration of the infirmity. It is equal to half the pension (excluding children's bonuses) to which the deceased was or would have been entitled.

(*e*) *Benefits in kind.*

These are optional.

Pensions may, in certain conditions, be replaced by benefits in kind, such as maintenance in a home for cripples or the aged, orphanage, etc.

Further, the Federal Insurance Institution may provide an insured person or insured person's widow with curative treatment to avert impending invalidity due to sickness; during the treatment the members of the insured person's family receive a cash benefit; the Institution may spend money on promoting or applying measures of a general nature calculated to prevent premature invalidity or raise the general level of health among insured persons.

6.—Supplementary Insurance for Salaried Employees in Federal Administrative Services.

Salaried employees in Federal administrative services (except the Railways and Post Office) who are liable to insurance are required, after four months' employment, to insure in a higher salary class than that applicable to them under the law. The class must be so chosen that the supplementary contribution is as nearly as possible equal to 6.5 per cent. of the employee's salary; one-third of this supplementary contribution is paid by the employee and two-thirds by the service concerned.

Salaried employees in these services who are not liable to insurance must insure voluntarily with the Federal Insurance Institution in a salary class in which the contribution is equal to about 6.5 per cent. of their salary. Half the contribution, if it does not exceed the contribution in the highest salary class for persons liable to insurance, and two-thirds in other cases, is paid by the service concerned.

7.—Statistics.

Estimated number of insured persons in 1930: 3,500,000.

INCOME AND EXPENDITURE OF THE FEDERAL INSURANCE INSTITUTION FOR SALARIED EMPLOYEES FOR 1930

(000's RM.)

INCOME		EXPENDITURE	
Contributions of insured persons and employers...	385,174	Pensions and allowances ...	183,615
Interest, profit from sale of securities, etc. ...	124,905	Benefits in kind	27,157
Other income	37,742	Cost of administration ...	12,867
		Carried forward to 1931 ...	323,045
		Other expenditure... ...	1,137
Total	547,821	Total	547,821

BALANCE SHEET OF THE FEDERAL SALARIED EMPLOYEES' INSTITUTION AT 31 DECEMBER 1930

(000's RM.)

ASSETS		LIABILITIES	
Cash in hand	3,248	Reserve for current pensions	1,293,002
Securities	422,532	General reserve	307,046
Loans and mortgages ...	1,267,972	Reserve for payment of pensions to officials of the Institution	16,327
Real property	9,481	Special reserve (to meet any restoration of value of pensions or losses) ...	17,018
Other assets	69,284	Other liabilities	139,124
Total	1,772,517	Total	1,772,517

B.—INSURANCE ADMINISTERED BY SUBSTITUTE FUNDS

1.—Legal Basis.

Under the Salaried Employees' Insurance Act insurance with a substitute fund is considered in certain circumstances as equivalent to insurance with the Federal Institution.

2.—Scope.

Only the employees of undertakings for which the establishment of substitute funds has been permitted may insure with such funds.

3.—Administration.

The substitute funds require official recognition and, having received it, enjoy legal capacity. No more new substitute funds may be established now, and those in existence may not accept new undertakings as members. All salaried employees in the undertakings for which substitute funds have been established must insure with the fund. The insured persons take part in the administration and in the fixing of benefits.

4.—Financial Resources.

The resources of the substitute funds are provided by the insured persons and their employers. The employers' contribution must be at least equal to that of employers whose employees are insured with the Federal Institution or to the insured persons' contribution, whichever is the higher.

5.—Benefits.

The Federal Insurance Institution for Salaried Employees assesses the statutory benefits due from the substitute funds, which must always be able to guarantee their full payment. The Federal Institution is responsible to the insured persons for the payment of these benefits, the capital needed to cover them being charged to the funds. If the rules of a fund grant benefits at more than the statutory rates, the fund fixes and grants the supplementary benefit on its own responsibility.

V.—Miners' Invalidity, Old-Age and Widows' and Orphans' Insurance

1.—Legal Basis.

Pension insurance for miners goes back some centuries, but was not embodied in Federal legislation until 1923. The Act of 1926 gave it its present form.

2.—Scope.

All persons employed in mining undertakings—that is to say, undertakings for the extraction of minerals and similar substances by mining—are in principle covered by the scheme. In practice all workers, irrespective of sex and remuneration, and salaried employees whose earnings do not exceed 8,400 RM. a year, in these undertakings are liable to insurance. Salaried employees under 40 years of age whose earnings exceed the above figure may insure voluntarily.

Members of the miners' funds who, though not incapable of working, leave the employment which has hitherto entailed the obligation or the right to insure may continue to be insured or maintain their rights by paying a regular fee.

3.—Administration.

The scheme is administered by the Federal Miners' Benefit Society (*Reichsknappschaft*). This body has legal capacity, is autonomous and acts through its local administrative organs, the district miners' benefit societies (*Bezirksknappschaften*). The administrative bodies of the Federal Society, namely the two governing bodies and the two general meetings (for workers' and salaried employees' affairs respectively) are each composed of insured persons' and employers' representatives in the proportion of 3 to 2, as are also the joint governing bodies and joint general meetings which deal with affairs common to both classes of insured persons.

4.—Financial Resources.

Contributions are paid in by the employers, who deduct three-fifths of the total from the wages of the insured persons. Voluntarily insured persons pay the whole contribution.

In order to support the miners' pension insurance scheme and to enable the Federal Society to maintain its financial equilibrium, the Federal Government has granted it a subsidy from the proceeds of the wages tax.

5.—Benefits.

The following are the benefits allowed: old-age and invalidity pensions, widows' and orphans' pensions, funeral benefit and benefits in kind.

(*a*) *Old-age and invalidity pensions:* payable to insured persons on reaching the age of 65 or in case of permanent incapacity for work. In case of temporary incapacity, a worker receives an invalidity

pension on exhausting his claim to sickness benefit, and a salaried employee from the beginning of the twenty-seventh week.

In certain circumstances persons of over 50 years of age who no longer engage in mining or equally remunerative work may be deemed to be incapable of work and become entitled to an old-age pension.

Invalidity and old-age pensions consist of a basic amount (168 RM. a year for workers, 480 RM. a year for salaried employees) with an increment calculated on a prescribed scale. A further bonus of 120 RM. a year is payable in respect of each dependent child under 15 years of age, or under 21 in case of continued education; in the case of a child prevented by infirmity from earning a living, the bonus is payable for the duration of the infirmity.

(*b*) *Widows' pensions.*

The widow of an insured person receives a pension until her death or remarriage; in the latter case she receives a lump sum equal to her pension for three years. The pension is equal to three-fifths of that to which the deceased was or would have been entitled.

(*c*) *Orphans' pensions.*

Payable to children under 15 years of age, or under 21 in case of continued education; in the case of a child prevented by infirmity from earning a living the pension is payable for the duration of the infirmity. An orphan's pension is equal to two-fifths (workers) or one-half (salaried employees) of the pension to which the deceased was or would have been entitled.

(*d*) *Funeral benefit.*

This is a lump sum equal, in the case of the death of a pensioner, to at least three times his monthly pension (excluding children's bonuses); in case of the death of the wife or pensioned widow of an insured person or pensioner it is equal to 60 per cent., and in that of a child or pensioned orphan of an insured person or pensioner, to 20 per cent. of the above amount.

(*e*) *Benefits in kind.*

Some of these are compulsory, others optional. Free medical attendance, medicaments, etc. for pensioners are of the former type, but may not exceed the extent to which the Federal Society grants these benefits to persons insured against sickness.

Special curative treatment, on the other hand, is optional. It may be granted in order to avert the impending incapacity of an insured person due to sickness or to restore his working capacity. During the treatment the family of the insured person receives an allowance equal to at least half the sickness benefit.

Further, the Federal Society may spend money on the prevention of premature invalidity or on the promotion or application of general measures for raising the level of health among insured persons.

6.—Statistics.

Number of insured persons at 1 January 1930 : 776,240.
Number of insured persons at 1 January 1931 : 618,263.

INCOME AND EXPENDITURE FOR 1930
(000's RM.)
INCOME

	Workers' benefit societies	Salaried employees' benefit societies	Total
Employers' contributions	51,669	9,900	61,569
Insured persons' contributions (compulsory)	69,642	13,983	83,625
Insured persons' contributions (voluntary)	2,841	3,829	6,670
Interest on capital, profits, etc. ...	15,172	1,701	16,873
Federal subsidy	26,276	3,008	29,284
Advance from capital fund	38,997	4,037	43,034
Other income	7,660	2,456	10,116
Total	212,257	38,914	251,171

EXPENDITURE

	Workers' benefit societies	Salaried employees' benefit societies	Total
Pensions, funeral benefits, etc. ...	185,632	35,369	221,001
Benefits in kind	6,428	1,475	7,903
Cost of administration	8,056	1,341	9,397
Other expenditure	12,141	729	12,870
Total	212,257	38,914	251,171

BALANCE SHEET AT 31 DECEMBER 1930
(000's RM.)
ASSETS

	Workers' benefit societies	Salaried employees' benefit societies	Total
Cash in hand	8,674	8,082	16,756
Securities	30,143	1,814	31,957
Mortgages	26,223	4,573	30,796
Loans	30,430	3,987	34,417
Real and other property	15,343	2,145	17,488
Claims	34,134	4,369	38,503
Total	144,947	24,970	169,917

LIABILITIES

	Workers' benefit societies	Salaried employees' benefit societies	Total
Advances from undertakings ...	225	6	231
Other debts	24,849	599	25,448
Credit balance	119,873	24,365	144,238
Total	144,947	24,970	169,917

VI.—Unemployment Insurance and Emergency Relief

A.—UNEMPLOYMENT INSURANCE

1.—Legal Basis.

Unemployment insurance is compulsory. It is based on the Act of 16 July 1927, which came into force on 1 October of the same year and has subsequently been amended on a number of occasions.

2.—Scope.

Generally speaking, all workers whatever their remuneration and all salaried employees earning not more than 8,400 RM. a year are liable to insurance; salaried employees earning more than that figure may continue to insure voluntarily. Certain groups of agricultural workers, apprentices, casual workers, persons engaged in most forms of temporary employment and home workers are, however, exempted.

3.—Administration.

The Federal Institution for Employment Exchanges and Unemployment Insurance administers the scheme. The Institution is composed of a Central Office, with 13 regional and 361 local employment offices. The Central Office has a governing body and an executive committee and each regional and local office a committee of management and an executive committee. All these bodies are composed of representatives of the authorities, employers and workers.

4.—Financial Resources.

Unemployment insurance contributions are paid by employers and insured persons in equal shares. Voluntarily insured persons pay the whole contribution. Since the scheme came into operation the rates have been fixed at a certain percentage of wages, uniform for the whole of Germany; this was originally 3 per cent., has been increased on several occasions, and now stands (since 6 October 1930) at 6½ per cent.

If the sums needed to cover the obligations of the Central Office exceed the contributions paid and the emergency fund (*Notstock*), the

Federal Government must lend the Central Office the balance. This arrangement is not now in operation, since the income and expenditure of the scheme are so adjusted that no deficits ensue. There was, however, still a deficit in 1930.

5.—Benefits.

These are as follows:

(*a*) unemployment benefit;
(*b*) contributions to sickness insurance for the unemployed;
(*c*) contributions to invalidity, old-age and widows' and orphans' insurance for the unemployed;
(*d*) short-time benefit.

In addition, the Federal Institution is responsible for employment exchanges for workers and apprentices and collaborates in the campaign against unemployment.

(*a*) *Unemployment benefit.*

This is paid in case of involuntary unemployment to insured persons who have completed the qualifying period and are capable of working and willing to work. A worker is regarded as having completed this period if, on claiming benefit for the first time, he has been in insurable employment for at least 52 weeks during the preceding two years, or if on claiming benefit for the second time or subsequently, he has been in insurable employment for 26 weeks during the preceding year.

The amount of benefit is governed by the remuneration which the worker received during his last year of employment, for which purpose earnings are divided into 11 wage classes, benefit being assessed on one basic wage in each class. It is composed of the principal benefit and a family bonus equal to 5 per cent. of the basic wage for each member of the worker's family who has a statutory claim against him for maintenance.

Benefit is payable after a waiting period of seven days from the date of registration of unemployment, and may be granted for 26 weeks.

(*b*) *Contributions to sickness insurance for the unemployed.*

While in receipt of benefit, unemployed persons are insured against sickness at the cost of the Federal Institution.

(*c*) *Contributions to invalidity, old-age and widows' and orphans' insurance for the unemployed.*

Under the invalidity, old-age and widows' and orphans' insurance schemes for workers, salaried employees and miners, acquired rights lapse if a certain number of contributions are not paid at regular intervals; the Federal Institution is required to pay the necessary contributions for the maintenance of these rights.

(*d*) *Short-time benefit.*

The Federal Institution may order or approve the payment of this benefit. A short-time worker is defined as one employed in an

insurable occupation who during any week does not complete the number of hours habitual in his undertaking owing to shortage of work and consequently earns less wages. Benefit may be paid if the worker loses at least three working days in a calendar week or six in a calendar fortnight.

6.—Statistics.

Number of insured persons in 1930[1]: 14,744,248.

INCOME AND EXPENDITURE FOR 1930

(000's RM.)

INCOME		EXPENDITURE	
Contributions of insured persons and employers...	1,061,656	Benefit	1,650,771
Subsidies from authorities	731,153	Cost of administration[2] ...	121,344
Other income	7,025	Other expenditure (measures against unemployment)	27,719
Total	1,799,834	Total	1,799,834

[1] Exclusive of persons in receipt of the principal benefit under unemployment insurance or relief (*Hauptunterstützungsempfänger*).

[2] Including the cost of administering emergency relief and the expense of placing and vocational guidance (estimated at 43,000,000 RM.).

B.—EMERGENCY RELIEF

1.—Legal Basis.

Emergency relief was introduced under the Act of 19 November 1926 and is now based on the Unemployment Insurance Act, under which the detailed regulations are in the hands of the Federal Minister of Labour. Relief is not an insurance benefit but a special measure intended to supplement it in times of exceptional depression.

Until 2 November 1930 the appropriate regulations were contained in the Order of 28 September 1927, concerning emergency relief for the unemployed, as amended by the Orders of 16 April, 27 August and 6 November 1928, taken in conjunction with the Decree of 28 June 1929 concerning the duration of emergency relief and the persons entitled to receive it. Since 2 November 1930 the Order concerning emergency relief for the unemployed and the Decree concerning the duration of emergency relief and the persons entitled to receive it, both dated 11 October 1930, have taken the place of the above legislation.

2.—Scope.

Until 2 November 1930 emergency relief could only be paid to persons employed in certain specified occupations; since that date it may be paid, in localities with more than 10,000 inhabitants, to persons employed in any occupation except agriculture and domestic service; the president of the regional employment office may also authorise its payment in localities with less than 10,000 inhabitants. Unemployed persons under 21 years of age are in every case excluded. Until 2 November 1930 relief could be paid both to unemployed persons who had not completed the qualifying period for unemployment benefit and to those who had exhausted their right to benefit;

it may now be paid to the latter group only. Emergency relief is payable only to persons who are capable of working, willing to work, involuntarily unemployed and in a state of need; a means test is carried out in accordance with the provisions of the Order concerning emergency relief. Aliens may receive relief only if the State of which they are nationals pays relief of equal value to unemployed nationals of Germany.

3.—Administration.

The emergency relief scheme is administered by the Federal Institution for Employment Exchanges and Unemployment Insurance.

4.—Financial Resources.

Four-fifths of the expenses of emergency relief are paid by the Federation and one-fifth by the local authorities.

5.—Benefits.

The rate of emergency relief varies according to the classes into which wages are divided for the purpose of computing unemployment benefit. Until 2 November 1930 the rate in classes I to V was the same as that of unemployment benefit, while in classes VI–VII, VIII–IX and X–XI it was the same as that of unemployment benefit in classes VI, VII and VIII respectively. Since that date the rate of emergency relief in classes I to IV has been the same as that of unemployment benefit; this applies also to class V in the case of persons with dependants; unemployed persons with dependants in classes VI, VII–VIII, and IX–XI now receive emergency relief at the rates for unemployment benefit in classes V, VI and VII respectively, while those without dependants in classes V to XI inclusive receive emergency relief at the rate for the class below that applicable in the case of those with dependants. These rates are maxima. Relief is granted only after a means test has shown the worker to be in a state of need.

Until 2 November 1930 emergency relief might be paid for a period not exceeding 39 weeks, or 52 weeks for unemployed persons over 40 years of age; since that date it may be paid for not more than 32 weeks, or 45 weeks for persons over 40 years of age.

6.—Statistics.

Average number of persons in receipt of emergency relief in 1930 : 388,608.

INCOME AND EXPENDITURE FOR 1930

(000's RM.)

INCOME		EXPENDITURE	
Federal subsidy	289,872	Relief	344,465
Subsidies from local authorities	68,893	Cost of administration[1] ...	14,300
Total	358,765	Total	358,765

[1] Until 31 July 1930 all costs of administration were paid by the Federal Institution; since that date the Federal Government has contributed a sum equal to 5 per cent. of its subsidy.

VII.—Subsidised Benefit Schemes for Staffs of Public Undertakings

General Remarks

The expenditure undertaken by public authorities in order to protect their staffs against such risks as accidents, sickness, old age and death is governed by the principles of social insurance, though these risks are in many cases covered by special institutions such as works sickness funds and workers' pension funds. The statutory benefits are often supplemented by voluntary measures, such as gratis contributions to pension funds, aid for the tubercular, for children and for the sick, welfare institutions at the workplace, safety and rescue work, free medical attendance and subsidies to convalescent and holiday establishments.

In the case of the Federal Railways, the largest public undertaking dealt with here, the tuberculosis aid scheme includes curative treatment, food allowances, improved housing, family benefit, etc. Welfare institutions at the workplace include the provision of accommodation during the day and night, books and periodicals, drinking water, and the equipment of kitchens, baths, etc.

The total sum spent on social services during 1930 may be estimated at 230,000,000 RM.; the Federal Railways were responsible for 138,000,000 RM. of this total—an annual average of 368 RM. for each of the 375,000 persons employed.

A.—Supplementary Invalidity, Old-Age and Widows' and Orphans' Insurance for Workers Employed by Federal and State Administrative Authorities

1.—Preliminary Note[1].

A supplementary invalidity, old-age and widows' and orphans' insurance scheme for workers (except railway and post office staff) employed by the Federal Government and by certain States was introduced in 1928; its application has been made compulsory by collective agreement.

2.—Scope.

All workers of not more than 45 years of age who are permanently employed by the Federal Government or one of the States concerned are required to insure under the supplementary insurance scheme for the duration of their employment. After employment for not less than 900 hours in the year, temporary workers under 45 years of age may also insure under the scheme. Workers who become officials, or who leave the service after ten years' insurance may continue to insure.

3.—Administration.

The scheme is administered by the Federal and States Supplementary Insurance Institution (*Zusatzversorgungsanstalt des Reichs*

[1] In certain States (Saxony, Württemberg, Hesse, Thuringia, the Hansa Towns) there are either independent institutions of a similar nature or non-contributory pension schemes. Salaried employees in the service of the Federation and the States are insured by the Federal Salaried Employees' Insurance Institution in a higher wage class than that prescribed by law.

und der Länder), a public body with its headquarters in Berlin. The costs are borne by the Federation and the States concerned. The Institution has an executive committee, a governing body, an audit committee, and an arbitration board.

4.—Financial Resources.

Contributions are fixed according to nine wage classes, the lowest of which includes wages of up to 500 RM. a year and the highest those of over 2,800 RM., the classification being based on hourly or weekly wages. The contribution varies from 0.69 RM. to 3.78 RM. a week. The service concerned pays two-thirds of the contribution, and the compulsorily insured worker the remaining one-third, the total amounting to about 7 per cent. of wages. Voluntarily insured persons pay the whole contribution. The financial system is that of accumulation.

5.—Benefits.

Pensions and lump-sum benefits are payable subject to a qualifying period of five years.

(*a*) *Pensions.*

1. *Supplementary pensions*, payable to persons in receipt of statutory invalidity pensions are composed of a basic amount (a quarter of the wage in the appropriate class) varying between 200 and 900 RM. a year, and an increment equal to one-half per cent. (5 to 15 RM.) of the wage for each year of insurance. They average about 600 RM. a year; the sum of the invalidity and supplementary pensions may not exceed a proportion of wages varying from 35 to 80 per cent. with the age of the insured person on the happening of the event insured against.

2. *Widows' pensions.*—50 per cent. of the supplementary pension to which the deceased was or would have been entitled. In case of remarriage the pension is withdrawn and the widow receives a lump sum equal to her pension for three years.

3. *Orphans' pensions.*—Payable to children until the age of 16, or 18 in case of continued education or incapacity for work. Each fatherless child receives one-quarter of the supplementary pension to which the father was or would have been entitled, and each full orphan, one-third of such pension.

The total orphans' pensions may not exceed the supplementary pension to which the deceased was or would have been entitled.

(*b*) *Lump-sum benefits.*

1. Medical treatment (optional); this benefit consisting of a share in the cost of curative treatment, may be granted to insured persons and members of their families;

2. Funeral benefit on death of insured person or wife of insured person (varying between 100 and 350 RM. according to wage class);

3. Refund of contributions to worker and employer in case of withdrawal from insurance before having acquired the right to a pension.

6.—Statistics.

Number of insured persons in 1930: 58,000.

INCOME AND EXPENDITURE FOR 1930

INCOME	RM.	EXPENDITURE	RM.
Workers' contributions ...	2,735,796	Cash benefit:	
Employers' contributions...	5,432,935	(*a*) supplementary pensions[1]	3,086
Subsidies from authorities	—	(*b*) funeral benefits[1] ...	2,206
Interest, etc.	586,742	(*c*) curative treatment[1]	1,549
Other income	5,613	(*d*) contributions refunded	744,824
		Benefits in kind	—
		Cost of administration ...	161,855
		Other expenditure ...	1,126
Total	8,761,086	Total	914,646

[1] Paid on a retroactive basis to or in respect of workers who were employed before the introduction of the scheme.

FUNDS OF THE INSTITUTION AT 31 DECEMBER 1930

Total, 16,799,152 RM., of which 16,014,283 RM. were invested in securities.

B.—ACCIDENT COMPENSATION FOR NON-INSURED OFFICIALS OF THE FEDERAL RAILWAYS AND POST OFFICE

1.—Legal Basis.

The provisions of the Accident Compensation Order of 18 June 1901 apply to the officials of the Federal Railways and Post Office who are employed on work subject to accident insurance.

2.—Scope.

These provisions apply only to officials who are not insured against accidents in virtue of the Social Insurance Code, which does not cover the officials dealt with here.

3.—Administration.

The scheme is administered by the Federal Railways and Post Office, which are competent to certify incapacity and to award pensions.

4.—Financial Resources.

The resources required to cover the cost of compensation figure in the Federal Railways and Post Office estimates.

5.—Benefits.

(*a*) *Incapacity.*

1. In case of permanent incapacity for service, a pension equal to two-thirds of the annual salary for life.

2. In case of total loss of earning capacity, a pension as above for the duration of such incapacity.

3. In case of partial loss of earning capacity, a proportion of the above pension corresponding to the degree of incapacity.

4. If the condition of the injured person necessitates the assistance of another person, the pension is increased to 100 per cent. for the duration of such condition.

5. The cost of medical treatment required after payment of salary has ceased is refunded to the injured person.

(*b*) *Death.*

1. *Funeral benefit:* equal to a month's salary or pension, but payable only to survivors not already entitled to an extra month's or quarter's salary.

2. *Widow's pension:* equal to 20 per cent. of the deceased person's salary, but not less than 216 RM. or more than 2,160 RM. a year; payable for life or until remarriage;

3. *Children's pensions:* equal to 20 per cent. of the deceased person's salary, but not less than 126 RM. or more than 540 RM. a year, for each child under 18 years of age;

4. *Ascendants' pensions:* if the deceased person had parents or grandparents dependent on him, they are together entitled if in need to a total pension equal to 20 per cent. of his salary, but not less than 126 RM. or more than 540 RM. a year;

5. *Grandchildren's pensions:* orphaned grandchildren who were dependent on the deceased person are together entitled if in need to a similar total pension until the age of 18 years or until marriage.

6. The sum of all survivors' pensions may not exceed 60 per cent. of the deceased person's salary.

6.—Statistics.

The following are the sums spent in 1930 on accident compensation for officials of the Federal Railways and Post Office:

(*a*) *Federal Railways*

	Number of beneficiaries	Expenditure RM.
Compensation at normal rate (⅔ of salary)	5,350	10,206,710
Compensation at other rates	247	559,943
Pensions to insured persons	792	1,777,386
Widows' pensions	187	114,670
Pensions for fatherless children	3,469	1,818,740
Pensions for full orphans	300	161,670
Ascendants' and grandchildren's pensions	24	6,189
Medical treatment and funeral benefit ...	—	230,648
Total		14,875,956

(*b*) *Federal Post Office*

Total expenditure for 1930: 3,505,914 RM.

C.—Voluntary Sickness Insurance for Officials of the Federal Post Office

1.—Preliminary Note.

The permanent officials of the Federal Post Office continue to receive their salaries in case of sickness, the cost of providing substitutes falling on the Office. An official is pensioned if sickness lasts for a year, unless a longer period is justified by the circumstances.

Further, there is a voluntary sickness insurance scheme for Federal Post officials of the lower salary grades and their families.

2.—Scope.

Officials in salary grades A9 to A12 who are under 50 years of age and do not belong to the Postal Sickness Insurance Fund may insure under the scheme. Insured persons who are promoted to a higher salary grade may continue their insurance, as may widows of insured persons (until remarriage) and pensioned officials.

3.—Administration.

The scheme is administered by the sickness funds for officials in each regional division of the Post Office. Each of these funds, which are public bodies, is administered by :

(*a*) a board composed of a chairman nominated by the competent postal authority, and a deputy-chairman and three assessors who must be insured persons and are elected for five years by their colleagues;

(*b*) a meeting composed of a representative of the postal authorities and a certain number of elected representatives of the insured persons, varying from 10 to 100 according to the size of the fund.

The postal authorities supervise the work of the funds.

4.—Financial Resources.

(*a*) *Entrance fees :* 1 RM. per person, raised for persons who join the fund more than six months after becoming established officials.

(*b*) *Contributions :* these vary according as the official has dependants or not.

(*c*) *Federal subsidy :* fixed by the Federal Postal Department.

5.—Benefits.

These are granted when an insured person is in need of medical or dental attendance owing to sickness or infirmity. They include medical attendance (excluding operation expenses), dental attendance, false teeth, medicines, spectacles and similar minor orthopædic appliances; in the case of hospital treatment, the fund pays the expenses of medical attendance, medicines, etc., and in certain circumstances the cost of maintenance.

Benefit is payable in the case of insured persons for not more than 26 weeks from the first day of sickness, and in that of members of insured persons' families for not more than 13 weeks from the first day of treatment.

6.—Statistics.

Number of insured persons in 1930 : 165,438.

Members of insured persons' families : 323,926.

INCOME AND EXPENDITURE FOR 1930

INCOME	RM.	EXPENDITURE	RM.
Contributions of members	11,394,548	Medical attendance ...	6,873,953
Post Office subsidy ...	3,095,379	Dental attendance ...	1,276,502
Other income	740,545	Medicines, etc.	4,286,574
		Hospital treatment ...	1,947,905
		Other expenditure ...	134,374
Total	15,230,472	Total	14,519,308

D.—VOLUNTARY SICKNESS INSURANCE FOR OFFICIALS AND SALARIED EMPLOYEES OF THE FEDERAL RAILWAYS

1.—Preliminary Note.

The permanent officials of the Federal Railways continue to receive their salaries in case of sickness, the cost of providing substitutes falling on the railway authorities. An official is pensioned if sickness lasts for a year, unless a longer period is justified by the circumstances.

A special voluntary sickness fund has also been in existence since 1926.

2.—Scope.

All officials of the Federal Railways irrespective of sex, and those salaried employees of the Federal Railways to whom the statutory obligation to insure against sickness does not apply, may insure themselves and their families under the scheme.

3.—Administration.

The scheme is administered by the Federal Railways Sickness Relief Fund (*Krankenfürsorgekasse*), a public body which acts through district offices, a board and a meeting of representatives. In every railway administrative district there is a district office with a committee composed of a chairman nominated by the appropriate railway authority and four members of the Fund elected by their colleagues.

The board of the Fund is composed of a chairman nominated by the Director-General of the Federal Railways and eight elected members of the Fund.

The meeting of representatives is composed of the board and the chairman and members of the district committees. The supervisory authority is the Director-General of the Federal Railways.

4.—Financial Resources.

(*a*) *Entrance fees :* 1 RM. per person.

(*b*) *Monthly contributions :* these vary from 3.30 RM. to 9.60 RM. according to the four salary classes into which insured persons are divided.

(*c*) *Subsidy from the Federal Railways :* equal, in Class I, to the sum of the insured persons' contributions; in Class II to two-thirds and in Classes III and IV to one-half of such sum.

There is no Federal subsidy in respect of officials in receipt of pensions, temporary or permanent, or on leave of absence or dismissed; such officials, if they continue to insure, must pay the whole contribution themselves.

5.—Benefits.

These are granted when an insured person is in need of medical or dental attendance owing to sickness or infirmity, or in case of confinement or death. The following are the benefits allowed :

(*a*) *Sickness and maternity benefit.*

Treatment by doctor or specialist (chosen by insured person); artificial sun, X-ray, radium treatment, etc.; dental attendance,

false teeth; medicines, etc.; other minor therapeutical appliances; spectacles; artificial limbs, etc. Insured women and the wives of insured men receive a lump sum of 50 RM. in case of confinement.

The cost of such treatment may not exceed the following sums per calendar year and person: Class I, 700 RM.; Class II, 900 RM.; Class III, 1,100 RM.; Class IV, 1,200 RM.

If a doctor orders hospital treatment, a maintenance allowance is granted.

(*b*) *Funeral benefit.*

In case of death of an insured person or his wife, a funeral benefit of 250 RM. is paid to the survivors.

6.—Statistics.

Number of insured persons in 1930: 346,080.

INCOME AND EXPENDITURE FOR 1930

INCOME	RM.	EXPENDITURE	RM.
Entrance fees ...	8,933	Benefits fixed by the rules	26,518,629
Contributions	19,653,485	Funeral benefit	1,257,488
Subsidy from Federal Railways	11,605,362	Other benefits	249,476
Interest, etc.	601,410	Cost of administration ...	252,516
Other income	185,748	Other expenditure ...	140,862
Total	32,054,938	Total	28,418,971

Property at end of year 1930: 24,800,000 RM.

Reserve: 7,200,000 RM.

E.—INVALIDITY, OLD-AGE AND WIDOWS' AND ORPHANS' PENSIONS SCHEME FOR OFFICIALS OF THE FEDERAL RAILWAYS AND POST OFFICE

1.—Legal Basis.

The scheme is based on various laws applicable to Federal officials and in particular the following: for officials of the Federal Railways, the Acts concerning the Federal Railways staff and the Federal Railway Company, both dated 30 August 1924; for officials of the Federal Post Office, the Post Office Finance Act of 18 March 1924.

2.—Scope.

The scheme applies only to officials whose posts are entered in the budget of the service concerned. Officials appointed on a provisional basis may, but need not, be granted pensions on retiring, even though they do not hold such a post.

3.—Administration.

The Federal Railways and Post Office administer the scheme.

4.—Financial Resources.

The funds required for the payment of benefits figure in the Federal Railways and Post Office estimates.

5.—Benefits.

(*a*) *Invalidity and old age.*

1. *Pensions:* officials receive pensions on attaining the age of 65 or if, after serving for at least 10 years, they are retired as permanently incapable of performing their duties owing to physical or mental infirmity; in the case of an accident occurring during service, a pension is payable even though the 10 years have not been completed.

If the pension is granted after 10 but less than 11 years' service, it is equal to 35 per cent. of the last pensionable salary received by the official, and increases for every further year's service until the twenty-fifth inclusive by 2 per cent. and for every subsequent year by 1 per cent. of such salary.

2. *Transitional salaries (Wartegeld):* officials who are placed provisionally on the retired list receive transitional salaries. If the official concerned has completed 25 years' service, his transitional salary is equal to 80 per cent. of his normal salary; the figure decreases by 2 per cent. for every year of service less than 25, subject to a minimum of 50 per cent. of the normal salary.

(*b*) *Death.*

1. *Funeral benefit:* if a pensioner leaves a wife and children, his pension is paid to them during the quarter following his death; if not, this payment may be made to other near relatives of the insured person if they were dependent on him and are in need.

2. *Widows' pensions:* equal to 60 per cent. of the pension to which the deceased was or would have been entitled, but not less than one-third or more than one-half of the pensionable salary in a specified salary class.

If the widow was more than fifteen years younger than her husband, her pension is reduced by 5 per cent. for every further year of difference up to and including the twenty-fifth; if, however, the pair had been married for more than five years, 10 per cent. of the pension so computed is added for each further year begun until the normal amount is reached; widows' pensions are payable until death or remarriage.

3. *Orphans' pensions:* equal to one-fifth of the widow's pension for each child whose mother is entitled to a widow's pension, and to one-third of such pension for each full orphan; payable until completion of the eighteenth year or marriage, whichever first occurs.

Children's bonuses are added to pensions, transitional salaries and widows' pensions in accordance with the regulations for officials on active service; this bonus is also payable to orphans under 21 years of age if they are otherwise entitled to it and if no widow's pension is paid. Bonuses for wives are paid only to officials who retired before 30 September 1927.

6.—Statistics.

EXPENDITURE FOR 1930

(*a*) *Federal Railways*

	Number of beneficiaries	Expenditure in RM.
Pensions to officials	116,410	294,652,031
Transitional salaries	16,479	42,081,931
Survivors' pensions :		
Widows	78,881	114,174,710
Fatherless children	17,355	
Full orphans	2,808	
Total	—	450,908,672

(*b*) *Federal Post Office*

Total expenditure, about 210,000,000 RM.

F.—SUPPLEMENTARY INVALIDITY, OLD-AGE AND WIDOWS' AND ORPHANS' INSURANCE FOR WORKERS AND SALARIED EMPLOYEES OF THE FEDERAL RAILWAYS

1.—Legal Basis.

The Social Insurance Code and the Salaried Employees' Insurance Act require the workers and salaried employees of the Federal Railways to insure against the risks of invalidity, old age and death; they also benefit by a supplementary pension scheme made compulsory by collective agreement.

2.—Scope.

Workers liable to insurance under the above legislation must join the supplementary scheme after having been employed by the Federal Railways for at least one year without interruption; permanently employed workers who regularly cease work for a certain season are required to join only if their employment on the Federal Railways lasts at least six months in each calendar year. Supernumerary workers, etc. are as a rule not required to insure. Insured workers who leave the Railways may, under certain conditions, continue to insure under the supplementary scheme.

Salaried employees of the Federal Railways who are liable to insurance under the Salaried Employees' Insurance Act and are not covered by the workers' supplementary insurance scheme are insured by the Federal Insurance Institution for Salaried Employees in a higher salary class than that to which they would normally belong.

3.—Administration.

The supplementary scheme is administered by the " B " sections of the Railway Pension Funds I–VII. The primary purpose of these funds is to administer the general scheme of invalidity insurance, with which they deal in their " A " sections; the " B " sections are distinct in respect of administration and property.

4.—Financial Resources.

Insured persons are divided into eight wage classes for contribution purposes. Class I comprises earnings under 600 RM. a year and

Class VIII those over 3,000 RM.; the rate of contribution is fixed in each case in accordance with the requirements of the fund (assessmen system). Compulsorily insured persons pay one-third of the contri bution and the Railways the other two-thirds, while voluntarily insured persons pay the whole contribution.

5.—Benefits.

These include supplementary invalidity and old-age pensions widows' pensions, orphans' pensions, and funeral benefit. The qualifying period is five years.

(*a*) *Supplementary invalidity and old-age pensions.*

Payable in case of invalidity or on completion of the sixty-fifth year cease with the statutory pension; composed of a basic sum (240 RM a year) and an increment for each full year of service as follows Class II, 6 RM.; Class III, 9 RM.; Class IV, 12 RM.; Class V 15 RM.; Class VI, 18 RM.; Class VII, 21 RM.; and Class VIII, 24 RM. The sum of the statutory and supplementary pensions may not exceed 80 per cent. of the average earnings of the insured person during the last three years.

(*b*) *Supplementary widows' and widowers' pensions.*

Equal to 60 per cent. of the supplementary pension to which the insured person was or would have been entitled; payable to the widow until death or remarriage and to the widower if he was dependent on his wife and is in need.

(*c*) *Supplementary orphans' pensions.*

Payable until completion of the eighteenth year or until marriage, whichever is earlier, to the following: each fatherless child, half the supplementary widow's pension; each full orphan, two-thirds of such pension.

The sum of the supplementary pensions payable to the survivors of an insured person may not exceed the supplementary pension to which he was or would have been entitled.

(*d*) *Funeral benefit.*

Payable on the death of a person in receipt of a supplementary pension, the wife of such person (with potential right to a supplementary widow's pension), or a widow in receipt of a supplementary pension.

The benefit varies between 120 RM. and 260 RM. with the pension class.

6.—Statistics.

Number of insured persons in 1930	383,580
Number of persons in receipt of :	
(*a*) Supplementary old-age and invalidity pensions ...	78,963
(*b*) Supplementary widows' and widowers' pensions	64,364
(*c*) Supplementary orphans' pensions	33,875
Total	177,202

INCOME AND EXPENDITURE FOR 1930

INCOME	RM.	EXPENDITURE	RM.
Entrance fees	35,059	Supplementary pensions to insured persons	30,926,214
Contributions of insured persons	16,727,491	Supplementary widows' and widowers' pensions	11,513,526
Contributions of employers	33,535,867	Supplementary orphans' pensions	3,273,271
Other contributions (voluntary insurance, etc.)	296,583	Funeral benefit	1,038,871
Interest, etc.	14,635,929	Lump sum payments ...	95,837
Other income	996,393	Contributions refunded ...	1,362,003
		Curative treatment ...	505,841
		Cost of administration ...	35,205
		Other expenditure... ...	1,215,106
Total	66,227,322	Total	49,965,874

Funds at end of 1930 : 106,881,960 RM.

G.—SUPPLEMENTARY INVALIDITY, OLD-AGE AND WIDOWS' AND ORPHANS' INSURANCE FOR WORKERS AND SALARIED EMPLOYEES OF THE FEDERAL POST OFFICE

1.—Legal Basis.

The Sickness Insurance Code and the Salaried Employees' Insurance Act require the workers and salaried employees of the Federal Post Office to insure against the risks of invalidity, old age and death; if permanently employed they also benefit by a supplementary pension scheme made compulsory by collective agreement.

2.—Scope.

All workers and salaried employees under 45 years of age, irrespective of sex, who are permanently employed by the Federal Post Office, are compulsorily insured for the duration of their employment if such employment does not amount to less than 1,100 hours in the year.

The following may insure voluntarily under the scheme :

(*a*) Non-permanent workers and salaried employees who are employed for less than 1,100 but more than 900 hours in the year;

(*b*) compulsorily insured persons who become officials before having completed the qualifying period, until they have done so;

(*c*) compulsorily insured persons who cease their employment for a period not exceeding a year for reasons other than loss of earning capacity;

(*d*) compulsorily insured persons who leave their employment after at least 10 years' service, having been insured under the scheme for at least five years.

3.—Administration.

Benefits are provided by the Federal Post Office Pension Institution (*Versorgungsanstalt der Deutschen Reichspost*), which is a public body

under the supervision of the Federal Postmaster-General. The institution has :

(*a*) an executive committee composed of a chairman and three assessors nominated by the Postmaster-General, and three assessors elected by the governing body; term of office, three years;

(*b*) a governing body, composed of a chairman, the members of the executive committee, fifteen members elected by the insured persons and two members designated by the Central Staff Committee (*Zentralbetriebsrat*); term of office, four years;

(*c*) an audit committee, composed of a chairman nominated by the Federal Court of Accounts, one member designated by the governing body and one member by the Federal Post Office; term of office, two years;

(*d*) an arbitration board, composed of a chairman nominated by the chairman of the Federal Pension Tribunal (*Reichsversorgungsgericht*), three assessors designated by the Federal Post Office and three by the organisations of insured persons; term of office, unlimited.

4.—Financial Resources.

The resources are provided by the insured persons and the Federal Post Office (accumulation system). Wages are divided into twelve classes, the first containing those not exceeding 520 RM. a year and the twelfth those exceeding 5,200 RM. The weekly contribution varies between 0.69 RM. and 7.44 RM.; one-third is paid by the insured person and two-thirds by the Post Office; voluntarily insured persons pay the whole amount.

5.—Benefits.

These include supplementary old-age and invalidity pensions, widows' pensions, orphans' pensions, funeral benefit and curative treatment.

(*a*) *Supplementary old-age and invalidity pensions.*

Awarded and withdrawn with statutory pension; composed of a basic amount of between 200 RM. and 1,375 RM. according to wage class, and an increment of one-half per cent. of the total earnings on which the contributions paid were based. The sum of the statutory and supplementary pensions may not exceed 80 per cent. of the pensioner's previous remuneration;

(*b*) *Supplementary widows' pensions.*

Fifty per cent. of the pension to which the insured person was or would have been entitled, payable until death or remarriage; in the latter case the widow receives a lump sum equal to her pension for three years;

(*c*) *Supplementary orphans' pensions.*

Fatherless children, one-half of the widows' pension, payable until completion of the sixteenth year; full orphans, two-thirds of the widows' pension payable until completion of eighteenth year; or in either case until marriage or death, if earlier.

The sum of the supplementary and statutory widows' and orphans' pensions may not exceed that of the supplementary and statutory pensions to which the deceased was or would have been entitled;

(*d*) *Funeral benefit.*

Benefit from the Institution is added to that stipulated in the collective agreement in such a way that the resulting sum is equal to half the basic amount of the annual supplementary pension;

(*e*) *Curative treatment.*

The Institution may pay the expenses of curative treatment if these are not borne by some other insurance institution;

(*f*) *Refund of contributions.*

The Institution is required to refund without interest the contributions paid by persons who at their own request cease to be insured under the scheme without having acquired the right to pensions.

6.—Statistics.

Number of insured persons at 31 December 1930: 87,156.

INCOME AND EXPENDITURE FOR 1930

(000's RM.)

INCOME		EXPENDITURE	
Contributions from Post Office	8,412	Benefits[1]:	
Contributions of insured persons	4,238	(*a*) Pensions[1]	380
Interest, etc.	3,317	(*b*) Funeral benefit[1] ...	37
Loans repaid	1,100	(*c*) Curative treatment[1] ...	14
Sale of securities	685	Contributions refunded ...	2,433
Other income	651	Purchase of securities ...	7,322
		Loans and mortgages ...	8,170
		Other expenditure	47
Total	18,403	Total	18,403

[1] Benefits voluntarily paid by the Institution, no member having completed the qualifying period of five years giving the right to regular benefits. Costs of administration are paid by the Post Office.

Funds at end of 1930: 56,000,000 RM.

THIRD PART

SOCIAL ASSISTANCE

I.—Public Assistance

1.—Legal Basis.

The relevant provisions are to be found in the Public Assistance Order of 13 February 1924, the State Decrees for the administration of this Order, and the Federal Instructions of 4 December 1924 concerning the conditions, nature and scope of public assistance. There are also a number of Acts on special aspects of the question, such as the Youth Protection Act of 9 July 1922 and the Act of 12 January 1923 concerning assistance for the seriously disabled.

2.—Scope.

Public assistance comprises :

(*a*) assistance for war-disabled men, war widows and orphans, etc. ;

(*b*) assistance for persons in receipt of pensions under the workers' and salaried employees' insurance schemes, in so far as the insurance institutions are not responsible for this assistance ;

(*c*) assistance for persons with small private incomes, etc. ;

(*d*) assistance by provision of employment for seriously disabled persons and other persons unable to earn their living ;

(*e*) assistance for young persons in need ;

(*f*) maternity assistance ;

(*g*) general assistance (formerly poor relief) for persons not covered by other assistance schemes.

3—Administration.

Public assistance is administered by the States. In order to discharge the obligations incumbent on them, each State is required to set up State and district public assistance unions (*Fursorgeverbande*), being free to decide what organisations are to act as such, and to define their duties. For more specialised duties, such as supervision, treatment and care of the mentally deficient, deaf and dumb, blind and infirm, the State and provincial authorities as a rule act as assistance institutions ; they also administer the Act concerning the seriously disabled. Public assistance for young persons is administered by the national and local youth offices.

4.—Financial Resources.

The resources of the assistance institutions are composed of Federal contributions made on the basis of budget allocations (*Finanzansgleich*), the proceeds of certain taxes, etc., and subsidies from the States, State public assistance institutions, etc.

5.—Benefits.

The principal object of public assistance is to guarantee the necessities of life to the needy. A person who cannot provide a sufficient subsistence for himself and his dependants through his own labour or means, and is not accorded such subsistence by other persons, in particular by his relatives, is deemed to be in need. A sufficient subsistence comprises :

(*a*) maintenance proper, including housing, food and clothing, etc. ;

(*b*) medical aid in case of sickness and the aid required for the recovery of working capacity ;

(*c*) maternity aid ;

(*d*) general and vocational education for young persons ;

(*e*) vocational education for the blind, deaf and dumb, and cripples.

In order to guarantee a sufficient subsistence to such persons, the central authority of each State, or an authority designated by it, compiles minimum cost of living schedules according to local circumstances and conditions. These serve, however, only as a guide, and departure from them in either direction is permissible in special cases.

The rates applicable to persons with small private incomes and pensioners under social insurance schemes must be higher than the normal, the difference being about 25 per cent.[1]

Maternity aid is intended to give mothers the same benefits as are granted in similar circumstances to members of insured persons' families under the Federal Sickness Insurance Code, that is (according to the nature and degree of poverty), medical attendance, payment of part of costs of confinement, maternity benefit, and nursing benefit. The competent State authority determines, in accordance with local conditions, what shall be the limit of income below which maternity aid is to be granted.

Assistance by provision of employment for the seriously disabled is intended to make these persons as independent as possible of ordinary assistance by finding remunerative work for them. The Act concerning their employment gives them preference with regard to certain forms of work and special protection in respect of dismissal.

Medical attendance for persons in need and their families includes treatment of sickness (treatment in dispensaries or hospitals, sanatorium treatment for tuberculous persons, in certain cases cures at health resorts), and preventive measures such as board and lodging assistance, the removal of persons exposed to infection, etc. (particularly children predisposed to tuberculosis) to healthy places and the treatment of cripples with the object of effecting cure or of retraining them wholly or partly for remunerative work. It also includes treatment for the incurably sick or infirm in hospital and for the mentally deficient and lunatics in asylums and homes.

Measures to be taken in respect of *general health* are governed by special legislation which applies also to the indigent, though not intended exclusively for them.

The chief duties of the youth offices are as follows :

(*a*) Protection of children in receipt of assistance;

(*b*) Collaboration in the supervision and education of indigent children;

(*c*) Help for young offenders;

(*d*) Collaboration in the inspection of factories, etc. where young persons are employed;

(*e*) Establishment and improvement of measures and organisations with the following objects :

1. vocational guidance of young persons;
2. protection of mothers before and after confinement;
3. assistance for babies and infants;
4. assistance for school children out of school hours and for young persons who have left school.

[1] Provision rescinded by Decree of 8 December 1931.

6.—Statistics.

(*Provisional figures.*)

Number of persons assisted in 1930–1931 : 4,200,000.

Number of families assisted in 1930–1931 : 2,475,576.

INCOME AND EXPENDITURE FOR THE YEAR 1930–1931

(*State and district institutions.*)

(000's RM.)

INCOME

——	District institutions	State institutions	Total
Income from property and refunds	180,490[1]	129,540[2]	310,030
Subsidies from authorities ...	1,765,710	129,590	1,895,300
Total	1,946,200	259,130	2,205,330

EXPENDITURE

——	District institutions	State institutions	Total
Medical, etc., assistance ...	198,490	—	—
Assistance in cases of need ...	1,293,710[3]	—	—
Assistance to young persons ...	22,070	—	—
Other benefits	40,640	—	—
Total benefits	1,554,910	146,160[4]	1,701,070
Costs of administration ...	141,890	12,120	154,010
Refund of subsidies, etc. ...	249,400[5]	100,850[6]	350,250
Total	1,946,200	259,130	2,205,330

[1] Including 51,910,000 RM. refunded by other assistance institutions.
[2] Including 80,159,000 RM. refunded by other assistance institutions.
[3] Including 160,400,000 RM. for benefits in kind.
[4] Including 610,000 RM. for remuneration of hospital, etc., staff.
[5] Including 96,516,000 RM. refunded to other assistance institutions.
[6] Including 32,522,000 RM. refunded to other assistance institutions.

II.—Shipowners' Liability towards Sick or Injured Seamen

1.—Legal Basis.

The legal liability of shipowners towards seamen is based on the provisions of the Seamen's Order of 2 June 1902, and, as far as masters of vessels are concerned, on the corresponding provisions of the Commercial Code of 10 May 1897. Both have been amended on a number of occasions.

2.—Scope.

The liability applies not only in respect of the crew proper, but in respect of all persons employed on board the vessel on behalf of the shipowner.

3.—Benefits.

The Act of 1902 defines the risks covered as the existence of the need for medical treatment or incapacity for work resulting from sickness or injury, and the death of the seaman.

In case of sickness or accident, the owner of a merchant vessel is required to provide the seaman concerned with maintenance, nursing, and medical treatment.

Further, he is required to repatriate seamen who have had to be left ashore outside German territory by reason of sickness or injury; repatriation may be replaced by compensation in cash.

A seaman who becomes sick or injured before starting on a voyage is entitled to his wages only for the period during which he worked. If the sickness or injury occurs during the voyage, he is entitled to his wages until the day on which he leaves the vessel inclusive.

A seaman who owing to sickness or injury is left ashore abroad is entitled to a third of his wages for the duration of his incapacity or of his treatment in hospital, provided that he has dependants. A master is entitled to his full salary during such period.

If a seaman dies, the shipowner is required to pay his wages up to the day of his death to his dependants. If death occurs during a voyage, the shipowner is required to pay the burial expenses.

4.—Statistics.

The number of persons assisted is not exactly known.

It is estimated that the expenditure entailed by assistance is equal to between 2 and 2½ per cent. of the total wages paid. As these amounted in 1930 to 110 million RM., the shipowners' liabilities may be estimated at 2–3 million RM.

FOURTH PART

HOUSING

1.—Introduction.

The participation of the authorities in the construction of cheap dwellings is not fully and generally provided for in Federal legislation. The Instructions concerning the encouragement of building, issued on 26 March 1926 in pursuance of the Third Legislative Decree concerning taxation of 12 February 1924, were amended and supplemented during the following years (on 2 June 1927, 7 March 1928, 26 March 1929, etc.). On 1 December 1930 a Federal Finance Order contained instructions in respect of financial aid for house building, particularly for working-class families; but effect was not given to this Order until 1931. More detailed regulations have been issued in a number of States.

2.—Beneficiaries.

The groups of persons who benefit by housing measures cannot be exactly defined, except in so far as it may be stated that certain

sections of the population—officials, employees and workers of the great public services, war disabled men, miners and agricultural workers—have received special aid from the authorities. In general, however, encouragement has been given to the construction of small dwellings, so that the principal benefit has fallen to persons of limited means.

3.—Authorities and Undertakings concerned in Building.

The institutions responsible for promoting building include the following: (*a*) central authorities (Federal and State); (*b*) local authorities; (*c*) public utility undertakings, in particular building societies (*Bausparkassen*) and associations for the promotion of house building (*Wohnungsfürsorgegesellschaften*).

4.—Measures to encourage Building.

Broadly speaking the measures to encourage building are based on the Federal Instructions of 1926. Under these the States have full competence to determine what sums shall be devoted to the purpose, but the Federal Government has since decided that these sums shall in any case include the proceeds of the additional rent tax. Building loans are granted out of these proceeds on a second mortgage, the amount not as a rule exceeding two-thirds of the value of the house. Sometimes, however, particularly in the case of large families and war victims, the loan may be increased to the full value of the house by means of a supplementary mortgage. These loans are granted more freely for the construction of small dwellings.

The interest and redemption charges of the mortgage loans vary from State to State.

Special measures have been taken to encourage house-building for specified groups of persons. The House Building Encouragement Fund (*Wohnungsfürsorgefonds*) set up before the War by the Federal Government for the building of houses for its officials and employees was increased in 1928, and similar action was taken by most of the States.

The Federal Government also guarantees private loans to build dwellings for its officials. The guarantee may not exceed 90 per cent. of the cost of building. A retired official may commute part of his pension into a lump sum for the acquisition or construction of a dwelling.

In mining districts a tax is levied on the selling price of coal to subsidise the construction of dwellings for miners.

The Federal and State governments have allocated sums from the unemployment funds in order to grant credits at low rates of interest for the construction of rural dwellings.

Substantial tax exemptions have been granted, for instance to public utility societies and undertakings. Associations for the construction of small dwellings and organisations for the acquisition of inalienable homesteads are exempt from transfer tax.

The land policy of the municipal authorities plays an important part in the encouragement of the building of dwellings. Many authorities have placed large sites at the disposal of builders for this purpose.

5.—Statistics.

(*a*) *Dwellings built in 1930.*

The total number of new dwellings (newly built or converted from old buildings) was 330,260. Of the 305,296 newly-built dwellings, 8.9 per cent. were built by public authorities, 39.8 per cent. by public utility undertakings, and 51.3 per cent. by private undertakings.

(*b*) *Allocations in 1930.*

Long term loans[1] :

1. *Private loans.*

	000,000 RM.
Mortgages from credit institutions[2]	1,335
Private mortgages and builders' own resources ...	250
Total	1,585

2. *Public loans.*

Mortgages granted out of rent tax	800
Subsidies from local authorities[3]	100
Loans from employers (public institutions)	150
Total	1,050
Grand total	2,635

[1] These totals—as estimated by the Institution for the Study of Business Conditions—do not refer only to the 330,260 new dwellings completed in 1930, for part of these were financed in 1929, while part of the dwellings built in 1931 were financed in 1930.
[2] Land banks, savings funds, public insurance institutions and private insurance companies.
[3] Including subsidies from the authorities for the construction of agricultural workers' dwellings.

FIFTH PART

FAMILY ALLOWANCES

1.—Introduction.

The system of family allowances at the employers' expense was developed largely during the period 1921–1924. Its importance has considerably decreased, particularly in private industry, since the stabilisation of the currency.

2.—Family Allowances for Officials of the Federal Railways and Post Office.

These allowances are the same as those prescribed for Federal officials in the Act of 16 December 1927. Under it every official receives a monthly allowance of 20 RM. for each dependent child under 16 years of age, or under 21 years of age if the child continues its education or vocational training or has not an income of 30 RM. a month. If owing to physical or mental infirmity the child is unable to earn a living, and if he has not an income of 30 RM. a month, the allowance is payable irrespective of age.

A married woman official whose husband is not in a position to provide a sufficient livelihood for their children is also entitled to a family allowance.

Officials employed in the undertakings of the States and local authorities have the same rights as Federal officials. As a flat rate is fixed for the allowances, they form a larger proportion of salaries in the lower than of those in the higher grades.

3.—Family Allowances for Salaried Employees.

In recent collective agreements salaried employees have ceased to stipulate for family allowances. Where they are still paid they are in general fixed amounts which have not risen with salaries.

In those parts of the country where salaries are high (Württemberg, for instance) family allowances are comparatively low, while where wages are low as in the North-East the allowances are particularly high.

In many cases the family allowances are divided into those for wives and children respectively.

4.—Family Allowances for Workers.

The system of family allowances for workers is developed most highly in the coal-mining industry. Other industries in which they are usual are the clothing, chemical, metal, textile, transport, paper and brewing industries.

In the mining industry all collective agreements stipulate for family allowances. These are added to the cash wages of married, widowed, divorced and single workers who have family responsibilities. In most cases the children's allowance ceases at 14 years, but sometimes continues for the whole period of education.

5.—Statistics.

(*a*) *Salaried employees.*

The total number of salaried employees in Germany may be estimated at 3,500,000 (excluding employees in managerial posts).

An enquiry undertaken by the salaried employees' organisations in 1929 showed that 25 per cent. of all married, widowed, or divorced salaried employees received allowances in respect of their wives. Of this proportion—

57·7 per cent. received not more than 10 RM. a month
17·0 per cent. received from 11–15 RM. a month
12·8 per cent. received from 16–20 „ „
4·0 per cent. received from 21–25 „ „
3·3 per cent. received from 26–30 „ „
2·1 per cent. received from 31–35 „ „
3·1 per cent. received more than 35 „ „

Thus more than half these persons received an allowance of 10 RM. a month or less.

The same enquiry showed that 27.1 per cent. of married, widowed or divorced salaried employees received children's allowances; of this proportion—

37·2 per cent. received not more than 10 RM. a month
10·3 per cent. received from 11-15 RM. a month
28·2 per cent. received from 16–20 „ „
3·8 per cent. received from 21–25 „ „
4·1 per cent. received from 26–30 „ „
0·8 per cent. received from 31–35 „ „
15·6 per cent. received more than 35 „ „

Thus about one-sixth of the salaried employees under consideration received allowances of more than 35 RM. a month in respect of their children.

The frequency with which family allowances are to be found varies considerably from industry to industry. They are most frequent in public services, banks, mining, production and distribution of water, gas and electricity, the metal industry, insurance companies, and the electric, technical and light engineering industries and in optical instrument making.

(*b*) *Workers.*

Data are available only for the mining industry. In the Ruhr coalfield married workers formed 67.83 per cent. of the total number (19.37 per cent. were childless, 20.36 per cent. had one child, 15.92 per cent. two children, 7.57 per cent. three children, and 5.24 per cent. four or more children).

The following were the allowances paid in 1930 (per working day) :

Coalfield	Allowances for wives	Allowances for children
	RM.	RM.
Ruhr	0·16	0·16
Upper Silesia	0·10	0·11
Lower Silesia	0·09	0·09
Westphalia (Aachen)	0·10	0·10
Saxony	—	0·10

Besides cash allowances, the workers receive allowances in kind, mainly in the form of coal delivered gratis or at a reduced price.

In 1927, allowances (almost wholly in the shape of family allowances) amounted to 2.7 per cent. of miners' earnings in Upper Silesia, 3.2 per cent. in the Ruhr and 1.4 per cent. in Saxony.

SIXTH PART

HOLIDAYS WITH PAY

I.—Annual Holidays

1.—Regulations.

Collective agreements stipulate for annual holidays with pay for nearly all workers and salaried employees, the period differing according to the age, length of service and experience of the person concerned. In the case of workers, figures for 1930 are not at present available, but those for the preceding years show that the proportion of workers who receive holidays with pay is steadily growing; in 1927 it was 93.1 per cent., in 1928, 95.3 per cent. and in 1929, 97.8 per cent. In most cases the length of the holiday lies between 3 and 12 days.

In the case of salaried employees, a minimum period of six days is the rule. The longest holidays are allowed by banks and insurance

companies, the shortest by industrial undertakings and retail firms. In most cases the length of the holiday lies between 12 and 18 days, but the maximum is often 18 or 24 days. Only 7 per cent. of all salaried employees have 12 days' holiday or less, while 10 per cent. have more than 24 days.

2.—Statistics for 1930 (Salaried Employees only).

On 1 January 1931 there were 1,858 collective agreements in force covering 1,890,255 salaried employees; 1,517 of these applied to salaried employees in industry, handicrafts, commerce and transport, 27 to salaried employees in agriculture and forestry, and 314 to salaried employees in public services and the liberal professions.

In most cases the length of the holiday varied between a minimum of 6 days (in 1,160 agreements covering 1,098,344 salaried employees) and a maximum of 12 to 18 days (1,221 agreements covering 1,161,388 salaried employees). The minimum was over 6 days in 514 agreements (559,496 salaried employees) and the maximum over 18 days in 232 agreements (375,242 salaried employees).

II.—Sick Leave

The provisions governing contracts of employment oblige the employer to continue to pay wages during sickness on fulfilment of certain conditions.

1.—Workers.

Under section 616 of the Civil Code a worker does not lose his right to wages if he is prevented from working for a relatively short period by personal reasons over which he has no control. This regulation has not binding force, and in large undertakings the rules of employment or collective agreements reduce the period of sick leave with pay to one or a few days.

2.—Salaried Employees.

In the case of commercial, technical and industrial salaried employees, the Commercial Code, the Labour Code and the Mining Acts provide that an employee who is prevented from working by circumstances over which he has no control may continue to receive his salary for a period of six weeks unless his contract of employment ends before the expiry of such period. If a salaried employee is dismissed without notice by reason of sickness, he retains the right to his salary for a period of six weeks.

Other groups of salaried employees are covered only by section 616 of the Civil Code.

The Presidential Orders of 1930 have partially abolished the difference made in this respect between the various groups of salaried employees. These Orders supplement section 616 of the Civil Code by providing that a salaried employee's right to sick leave with pay cannot be abolished or restricted by contract. Six weeks is considered sufficient leave unless a collective agreement provides otherwise. Further, it is provided that cash benefit from a sickness fund shall be suspended for so long as the employee receives his salary.

GREAT BRITAIN AND NORTHERN IRELAND

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FIRST PART

STATISTICS OF POPULATION

CENSUS OF 19 JUNE 1921 (GREAT BRITAIN); CENSUS OF 1926 (NORTHERN IRELAND). OCCUPIED POPULATION (12 YEARS AND OVER) CLASSIFIED BY OCCUPATIONAL GROUPS AND INDUSTRIAL STATUS.

Occupational groups	Employers	Employed[9]	Working on own account	Total
Agriculture, forestry, fishing	215,320	1,206,477	229,425	1,651,222
Mining and quarrying ...	1,458	1,220,938	191	1,222,587
Industry[1]	223,027	6,757,315	319,841	7,300,183
Transport and communication	18,838	1,631,219	46,606	1,696,663
Commerce, finance, insurance[2] [3]	220,369	1,592,214	385,012	2,197,595
Public administration and defence[4]	—	574,127	—	574,127
Professional occupations[3] [5]	36,094	735,516	105,845	877,455
Personal and domestic service[6]	67,024	2,015,872	182,669	2,265,565
Clerical occupations (clerks, draughtsmen, typists) ...	13	1,144,331	404	1,144,748
Other and undefined[7] ...	783	992,852	4,245	997,880
Occupied population[8] ...	782,926	17,870,861	1,274,238	19,928,025
Total population	—	—	—	44,025,757
Total population aged 12 years and over	—	—	—	34,304,519

[1] Including stationary-engine drivers, dynamo and motor attendants.
[2] Including warehousemen, storekeepers and packers.
[3] Excluding clerks.
[4] Excluding professional men and typists.
[5] Including entertainments and sports.
[6] Including hotels, restaurants, etc.
[7] Including persons out of work not otherwise described. Generally, persons out of work at the date of the census are classified according to their usual occupation.
[8] Excluding members of private households mainly occupied in unpaid domestic duties at home, persons dependent upon their own or others' private means, persons retired from previous gainful occupations, students (over 18 years of age and not elsewhere enumerated) and other persons not occupied. Students and articled clerks for the profession (Church, law, etc.) are included under "professional occupations." With some exceptions, inmates of poor law institutions, hospitals, etc., and prisoners, etc., are classified according to their occupation or former occupation, if any stated.
[9] Including members of household chiefly occupied in giving unpaid help in a business carried on by the head of the household or other relative. Home workers are distributed among the several groups according to whether they employ others, work on own account or work for an employer.

SECOND PART

SOCIAL INSURANCE

I.—Workmen's Compensation

1.—Legal Basis.

Employers are individually liable to pay compensation; insurance is optional.

The first Act was passed in 1897, and important amendments were made in 1900, 1906 and 1923. The legislation was codified by the Workmen's Compensation Act, 1925, and in Northern Ireland by the Workmen's Compensation Act (Northern Ireland), 1927.

2.—Scope.

The right to compensation is conferred on all persons working under a contract of service or apprenticeship, except non-manual workers whose annual remuneration exceeds £350, casual workers employed otherwise than for the purposes of the employer's trade or business, outworkers, and members of the employer's family living with him.

3.—Administration.

Insurance is optional. Most employers insure with insurance companies, or with employers' mutual indemnity associations.

An arrangement has been made with the Accident Offices' Association (which includes almost all the large accident insurance companies) to secure that in the case of these companies the ratio of the total amount paid in compensation to the total amount of the premiums shall not be less than 62½ per cent.; if it is less a corresponding refund is made to employers.

The compensation claims are settled by agreement between the parties or by judges of the county courts, acting as arbiters. The Home Office supervises the application of the Act in Great Britain and the Ministry of Labour in Northern Ireland.

4.—Financial Resources.

Compensation is payable entirely by the employers.

5.—Benefits.

Compensation is payable for personal injury by accident arising out of and in the course of employment

Compensation is also payable for numerous occupational diseases, the list of which may be summarised as follows: anthrax; poisoning by lead, mercury, phosphorus, arsenic, benzene and its homologues and their nitro- and amido-derivatives, dinitrophenol, nitrous fumes, tetrachlorethane and solvents for acetate of cellulose, carbon bisulphide, nickel carbonyl, African boxwood, and manganese; ankylostomiasis, miner's nystagmus, beat hand, elbow and knee, inflammation of the synovial lining of the wrist joint and tendon sheaths; cataract due to exposure to molten glass or metal; glanders; telegraphist's, writer's and twister's cramp; various ulcerations or cancers due to chrome, dust or liquids, tar, pitch, bitumen, mineral oil or paraffin, or due to exposure to X-rays or radio-active substances; compressed air illness. Compensation is also payable under special schemes in respect of silicosis and asbestosis.

(*a*) *Benefits in case of incapacity.*

Compensation consists in cash benefits only. No distinction is made between temporary and permanent incapacity.

Compensation is payable from the fourth day of incapacity or, when the incapacity lasts four weeks, from the first day.

1. In case of total incapacity, compensation, if the worker earned 50*s*. a week or more, is a weekly payment equal to half weekly wages (maximum : 30*s*.), and if he earned less than 50*s*. a week, a weekly payment equal to half weekly wages plus either half the difference between such payment and 25*s*. or half the difference between such payment and his average earnings, whichever of the two is less.

2. In case of partial incapacity, compensation, if the worker earned 50*s*. a week or more, is a weekly payment equal to half the difference between his average earnings before the accident and a sum which he is earning or capable of earning thereafter, and if he earned less than 50*s*. a week, a weekly payment bearing the same proportion to the difference between his wages before the accident and thereafter as the weekly compensation for total incapacity would have borne to his average earnings before the accident.

3. Under certain conditions, the weekly compensation may be commuted for a lump sum, and in practice commutation is frequently effected, especially where the incapacity is likely to be permanent.

(*b*) *Benefits in case of death.*

The amount of compensation payable in case of death varies according to the wages of the worker and the degree in which his survivors were dependent on him; there is special compensation for children.

1. If the worker leaves a widow or other member of his family aged 15 or over who is wholly dependent on his earnings, compensation is a lump sum equal to his earnings during last three years. Minimum : £200; maximum : £300.

2. If the worker leaves, in addition, one or more children under 15, also wholly dependent, compensation is increased by a lump sum for each child calculated as follows : 15 per cent. of the product of worker's average weekly earnings and the number of weeks elapsing between worker's death and child's 15th birthday; for the purpose of this calculation, earnings are deemed to be £1 or £2 if they were actually less or greater than these rates respectively. Maximum for all dependants : £600.

3. If the worker leaves only persons who are partially dependent, compensation is a lump sum not exceeding the maxima specified above, agreed upon by the parties, or, failing agreement, fixed by arbitration.

4. If the worker leaves no dependants, compensation consists of reasonable medical expenses and cost of burial. Maximum : £15.

6.—Statistics.

Statistics are obtained annually in seven branches of economic activity—shipping, factories, railways, docks, mines, quarries, and constructional work. No comprehensive statistics are available, but, after making allowance so far as possible for unascertained items, it is

estimated that about 16 million persons come within the scope of the Workmen's Compensation Acts; that the amount of compensation paid annually is about £8 millions and that the total annual cost to employers is £11 or £12 millions.

In Great Britain in 1930, the number of workers covered in the seven branches of economic activity for which statistics are compiled was 7,181,516.

The total amount of compensation paid in these branches was £6,415,907, of which £2,791,358 was paid by mutual indemnity associations in the capacity of insurers, £2,215,459 was paid by employers in respect of liabilities not covered by insurance, and £1,409,090 was paid by insurance companies.

The following figures relate to the whole employers' liability business of insurance companies—not merely to the branches enumerated above—in Great Britain and Northern Ireland:

INCOME AND EXPENDITURE OF INSURANCE COMPANIES FOR 1930

INCOME	£	EXPENDITURE	£
Premiums paid by employers	5,555,240	Compensation	3,216,335
		Cost of administration ...	1,860,644
		Profits	478,261
Total	5,555,240	Total	5,555,240

II.—National Health Insurance

1.—Legal Basis.

Compulsory health insurance was instituted by an Act of 1911, which has been frequently amended since, but without altering the main features of the original scheme. The legislation was codified by the National Health Insurance Act, 1924, which was amended in 1926 and 1928.

2.—Scope.

Insurance is compulsory for all employed persons aged 16 and upwards, with the exception of non-manual workers whose annual remuneration exceeds £250, casual workers employed otherwise than for the purposes of their employer's trade or business, unpaid apprentices and unpaid children of the employer.

Further, officials of the central and local administrations, salaried employees of railway companies, and persons employed by public utility undertakings working under statutory authority are excepted from the scope of compulsory health insurance, if the central authority certifies that the terms of the employment are such as to secure provision in respect of sickness and disablement on the whole not less favourable than the corresponding benefits conferred under the compulsory scheme. The number of persons so excepted on 31 December 1930 was approximately 359,000. It is to be noted, however, that a considerable proportion of these persons are voluntary contributors to the health insurance scheme.

3.—Administration.

The scheme is administered by approved mutual benefit societies, managed by representatives of insured persons, and by insurance

committees, consisting mainly of representatives of approved societies and doctors. The societies administer the cash benefits, and medical benefit is administered by the insurance committees, except in the case of Northern Ireland, where the benefit is administered by the central authority. These institutions are supervised by the Ministry of Health, the Department of Health for Scotland, and the Ministry of Labour for Northern Ireland.

4.—Financial Resources.

The scheme is financed by a joint contribution from the employer and the insured person and by a State subsidy.

The joint contribution is payable weekly as follows :

—	Employer	Insured	Total
Man	4½*d.*	4½*d.*	9*d.*
Woman	4½*d.*	4*d.*	8½*d.*

The State pays a proportion (one-seventh for men and one-fifth for women) of the cost of benefits and local administration and the entire cost of central administration.

5.—Benefits.

The scheme covers the risks of sickness (first 26 weeks of incapacity) and disablement (incapacity after first 26 weeks) of the insured person, and the confinement of an insured woman or the wife of an insured man.

The benefits consist of medical, sickness, disablement, maternity and additional benefits.

(*a*) *Medical benefit.*

In order to be entitled to medical benefit, the beneficiary must be insured. He is continuously insured : (i) as long as he is insurably employed; (ii) during incapacity for work; (iii) for life after attaining age 65; (iv) during 18–24 months after cessation of insurable employment or after recovery from incapacity which commenced during such employment; (v) during one year ("extended year") after expiry of period mentioned in (iv) if he proves inability to obtain employment.

Medical benefit consists of medical treatment by general practitioner and supply of drugs, as long and as often as necessary.

(*b*) *Sickness benefit.*

In order to be entitled to sickness benefit, the beneficiary must be insured as for medical benefit, and must have been continuously in insurance for 26 weeks with actual payment of 26 contributions in order to be entitled to benefit at reduced rate, and for 104 weeks with actual payment of 104 contributions in order to be entitled to benefit at full rate. Benefit is payable at half the full rate during "extended year" of insurance. Benefit is not payable during 4 weeks following confinement.

Sickness benefit consists of a weekly payment from the fourth day of incapacity for 26 weeks at following rates :

—	Reduced rate	Full rate
Men	9*s.*	15*s.*
Women	7*s.* 6*d.*	12*s.*

(*c*) *Disablement benefit.*

In order to be entitled to disablement benefit, the beneficiary must fulfil the same conditions as for full rate of sickness benefit. Benefit is payable at half rate during " extended year " of insurance.

Disablement benefit consists of a weekly payment from 27th week during continuance of incapacity at the rate of 7*s.* 6*d.* for men and women.

(*d*) *Maternity benefit.*

In order to be entitled to maternity benefit, the beneficiary or her husband must be insured as for medical benefit, and must have been continuously in insurance for 42 weeks with actual payment of 42 contributions. Benefit is payable at full rate during " extended year " of insurance.

Maternity benefit consists of a lump sum of £2 payable on confinement. In certain cases, for example where both husband and wife are insured persons, the sum is increased to £4.

(*e*) *Additional benefits.*

Any approved society which on valuation is found to have a disposable surplus may use such surplus for the provision of additional sickness, disablement and maternity benefits, and the provision of dental, ophthalmic, hospital, etc., treatment.

In order to be entitled to such additional benefits, the beneficiary must have been a member of the approved society for five years in the case of additional cash benefits, or for three years in the case of additional benefits in kind.

6.—Statistics.

The statistics relate to Great Britain and Northern Ireland.

Number of insured at end of 1930 : 17,354,700.

INCOME AND EXPENDITURE OF NATIONAL HEALTH INSURANCE SCHEME FOR 1930

INCOME	£000's	EXPENDITURE	£000's
Contributions of employers and insured	26,473	Cash benefits :	
		Sickness benefit	11,413
		Disablement benefit ...	6,572
		Maternity benefit ...	1,852
State subsidy	7,520	Medical benefit	10,320
Revenue from investments	6,038	Other benefits	3,416
		Cost of administration ...	5,781
Total	40,031	Total	39,354

Assets at 31 December 1930

The total accumulated funds amounted to £127,877,000, of which £125,089,000 was invested and the remainder was in hand or at the bank.

III.—Widows', Orphans' and Old-Age Contributory Pensions

1.—Legal Basis.

Compulsory insurance for widows', orphans' and old-age pensions was introduced by the Contributory Pensions Act, 1925, which was amended in 1929.

2.—Scope.

The scope of the contributory pension scheme is substantially the same as that of the health insurance scheme.

Similar provision is made for excepting, in whole or in part, persons the terms of whose employment secures to them and their dependants pensions equivalent to all or certain of the pensions conferred under the compulsory scheme. The approximate numbers of persons so excepted on 31 December 1930 was 66,000 in respect of all pensions, and 252,000 in respect of old-age pensions only. It is to be noted, however, that a considerable proportion of these persons are voluntary contributors to contributory pension scheme.

3.—Administration.

The scheme is administered by the Ministry of Health, the Department of Health for Scotland, and the Ministry of Labour for Northern Ireland, with the aid of the Post Office through which the pensions are paid, and of the approved mutual benefit societies (to which insured persons belong), which collect contributions.

4.—Financial Resources.

The scheme is financed by a joint contribution from the employer and the insured person and by a State subsidy.

The joint contribution is payable weekly as follows :

——	Employer	Insured	Total
Man	4½*d.*	4½*d.*	9*d.*
Woman	2½*d.*	2*d.*	4½*d.*

In principle, the State pays the difference between expenditure and contribution income; in particular, it pays the whole cost of pensions granted in respect of risks which matured before the commencement of the scheme (4 January 1926). The whole cost of pensions from the age of 70 upwards is charged to the funds voted annually by Parliament under the non-contributory pension legislation.

5.—Benefits.

Widows' and orphans' pensions began to be paid on 4 January 1926, and old-age pensions on 2 January 1928. The *normal* provisions of the scheme apply where the risks matured on or after the respective dates, and the *special* provisions where they matured beforehand. A person remains insured for pensions so long as he is insured for national health benefits, *i.e.* (i) while he is insurably employed; (ii) during incapacity for work; (iii) for life after attaining age 65; (iv) during 18–24 months after cessation of insurable employment, or after recovery from incapacity which commenced during such employment; (v) during one year (" extended year ") after expiry of period mentioned in (iv) if he proves inability to obtain employment. Periods of insurance under the health insurance scheme before the application of the contributory pension scheme on 4 January 1926 count towards the fulfilment of insurance conditions under the latter after that date.

(*a*) *Widows' and orphans' pensions.*

Under the *normal* provisions, the risks covered are: death, on or after 4 January 1926, of an insured man, leaving a widow with or without child, or an orphan, and death of an insured widow leaving an orphan. In order that a pension may be payable, deceased must have been insured for 104 weeks immediately before death, with actual payment of 104 contributions and, if he or she had been insured for 208 weeks, an average of 26 contributions a year (including contributions deemed to be paid during incapacity and inability to obtain employment) must have been paid during last three years. The rates of pensions are: to widow, 10*s.* weekly until remarriage, plus 5*s.* for first child under 14 (or under 16, if at school) and 3*s.* for each other such child; to orphans under 14 (or under 16, if at school), 7*s.* 6*d.* weekly each.

Under the *special* provisions, the risks covered are: death, before 4 January 1926, of a man leaving widow or orphan, or of a widow leaving orphan. In order that a pension may be payable, deceased must have been a person whose normal occupation was such that he or she would have been within the scope of the scheme at the time of death (or, in the case of widows of 55, at some time within the three years prior to death) if it had then been in force. The rates of pensions are the same as under the normal provisions. The widows' pensions in these cases are only payable from age 55, unless on 4 January 1926 there was a child under the age of 14, in which case the pension is payable from 4 January 1926 until the youngest child attains the age of 16. In this latter case, if the widow is then under 55, the title to pension would revive when she reaches that age.

If a widow is in receipt of a widow's pension on attaining age 70, her pension is replaced by an old-age pension of 10*s.* a week payable for life, the whole cost being borne by the State.

(*b*) *Old-age pensions.*

Under the contributory pension scheme, old-age pensions are payable from the age of 65. The cost of the pension payable after age 70 is borne by the State.

Under the *normal* provisions, the risk covered is attainment of age 65 after 2 January 1928 by insured person. In order to be entitled to pension, the insured person must have been insured for five years immediately before attaining age 65, 104 contributions must have been actually paid, and an average of 39 contributions (including contributions deemed to be paid during incapacity and inability to obtain employment) must have been paid during last three years. In the case of insured persons who were between the ages of 65 and 70 on 2 January 1928 pensions were granted from 2 January 1928, subject to the satisfaction of the normal conditions. The rate of pension is 10*s.* weekly to insured person, and the same amount becomes payable to the wife of an insured person when her husband becomes entitled to a pension or, if she is then under 65 years of age, when she attains that age.

Special provisions were made in the case of insured persons who attained age 70 before 2 January 1928. Such persons were granted old-age pensions from 4 July 1926, or, if they were then under 70, from the 70th birthday, provided that they were continuously insured from 29 April 1925 to 4 July 1926 or to the 70th birthday, as the case might be. The wives of these persons have also been granted old-age pensions, provided that they are over 65 years of age. If they are under 65, pension becomes payable when they attain that age.

6.—Statistics.

The statistics relate to Great Britain and Northern Ireland.
Number of insured at end of 1930: 17,786,000.

The numbers of beneficiaries at 31 December 1930 were:

Widows	570,023
Children	325,675
65–70 pensioners	644,834
Total	1,540,532

To these should be added the insured persons, and the wives and widows of such persons who, being aged 70 and over, were, by virtue of insurance, in receipt of old-age pensions at the cost of the State on 31 December 1930: 539,251.

INCOME AND EXPENDITURE OF CONTRIBUTORY PENSION SCHEME FOR YEAR ENDED 31 MARCH 1931

INCOME	£000's	EXPENDITURE	£000's
Contributions of employers and insured	23,857	Widows' and orphans' pensions	17,260
State subsidy[1]	9,315	Old-age pensions up to age 70[1]	16,678
Revenue from investments	2,242	Cost of administration ...	1,389
Total	35,414	Total	35,327

The cost of old-age pensions to insured persons from age 70 upwards, which is wholly borne by the State, is included in the cost of non-contributory old-age pensions (*see* below).

Assets at 31 March 1931

The accumulated funds of the contributory pension scheme amounted to £47,155,000, the whole of which was invested.

IV.—Unemployment Insurance

A.—Great Britain

1.—Legal Basis.

Compulsory unemployment insurance was instituted by the National Insurance Act, 1911. Its scope was extended by the Unemployment Insurance Act, 1920, which has since been amended at least once a year.

2.—Scope.

With certain exceptions insurance is compulsory for all persons between the ages of 16 and 65 who are employed under a contract of service or apprenticeship.

The principal exceptions are (i) persons employed in agriculture, horticulture and forestry, (ii) private domestic servants, (iii) persons who have been for three years in the permanent service of a public or local authority, a railway company or a public utility company, and (iv) non-manual workers whose rate of remuneration exceeds £250 a year.

3.—Administration.

The scheme is administered by the Ministry of Labour through the local employment exchanges. Certain trade unions assist in the administration of benefit to their members. Boards representing the banking industry and the insurance industry administer separate schemes for these industries.

4.—Financial Resources.

An Unemployment Fund is established under the control and management of the Minister of Labour, into which are paid all contributions, and out of which are paid all benefits. Contributions are payable by employers, employed persons, and the State. The rates of contribution are as follows:

Weekly Contributions in Pence.

	State	Employer	Insured
Men aged 21 and under 65	7½	8	7
Young men aged 18 and under 21 ...	6½	7	6
Boys under 18	3¾	4	3½
Women aged 21 and under 65	6½	7	6
Young women aged 18 and under 21 ...	5½	6	5
Girls under 18	3¼	3½	3

In addition, by an Act which came into force on 13 March 1930, the State contributes the total amount of benefit paid in respect of persons who have exhausted their right to ordinary benefit and who claim under the transitional provisions, together with the cost of administering such benefit.

5.—Benefits.

Before any benefit can be granted, certain statutory conditions must be fulfilled, and the claimant must be free from certain statutory disqualifications.

The chief statutory conditions are that (i) 30 contributions must have been paid within the two years previous to the date of claim; (ii) the claimant must be unemployed, capable of and available for work. Persons who do not fulfil the first of these conditions but who have paid 8 contributions in the preceding two years or 30 at any time may, however, benefit under the transitional provisions, if they prove that they are normally employed in insurable employment and will normally seek to gain their livelihood by such employment.

Disqualification for benefit may arise in cases where employment was lost through a trade dispute; and benefit is refused for a period not exceeding six weeks in cases where employment was lost through misconduct or was left voluntarily without just cause, or where an offer of suitable employment is refused without good cause.

Benefit is not payable in respect of the first six days of any " continuous " period of unemployment, any three days' unemployment in any six counting as continuous and linking up with any similar three days if there is not a gap of ten weeks.

Benefit is payable during unemployment at the following rates :

	Weekly rate
Men aged 21 and under 65	17*s.*
Young men aged 18 and under 21	14*s.*
Boys aged 17 and under 18	9*s.*
Boys under 17	6*s.*
Women aged 21 and under 65	15*s.*
Young women aged 18 and under 21	12*s.*
Girls aged 17 and under 18	7*s.* 6*d.*
Girls under 17	5*s.*
Dependants' benefit:	
For an adult dependant	9*s.*
For a dependent child	2*s.*

Young men and women aged 18 and under 21 who receive additional benefit for a dependant are also entitled to receive the adult rates of 17*s.* and 15*s.* respectively.

6.—Statistics.

Number of insured, 1930 : 12,405,700 (including 139,700 persons insured under special schemes for the banking and insurance industries).

INCOME AND EXPENDITURE OF UNEMPLOYMENT FUND FOR YEAR ENDED 31 MARCH 1931

INCOME	£000's	EXPENDITURE	£000's
Contributions of employers and insured	29,731	Balance on 1 April 1930 ...	92
State contributions:		Benefit:	
£000's		£000's	
Ordinary... ... 14,832		Ordinary... ... 73,042	
Transitional benefit and its administration ... 20,316		Transitional ... 19,247	
	35,148		92,289
Recovery of benefit, etc., paid in error	23	Refunds	67
Advances received from Treasury...	36,440	Grants towards courses of instruction	120
Balance on 31 March 1931	82	Travelling expenses of insured	7
		Administrative expenses:	
		£000's	
		Ordinary... ... 5,250	
		Transitional ... 1,069	
			6,319
		Interest on Treasury advances	2,530
Total	£101,424	Total	£101,424

Balance at 31 March 1931

The debit balance of the Unemployment Fund was £75,471,692, whereof £75,390,000 represents outstanding Treasury advances.

B.—NORTHERN IRELAND

The Unemployment Insurance Scheme for Northern Ireland is substantially the same as that in Great Britain. The only difference of importance is that in Northern Ireland there is a residence test: subject to certain exceptions a person must have been resident for three years in Great Britain or Northern Ireland before benefit is payable.

Statistics

Number of insured, 1930: 266,000 (exclusive of 1,700 persons insured under the special scheme for the insurance industry).

INCOME AND EXPENDITURE OF UNEMPLOYMENT FUND FOR YEAR ENDED 31 MARCH 1931

INCOME	£000's	EXPENDITURE	£000's
Balance on 1 April 1930 ...	8	Benefit	2,777
Contributions of employers and insured	561	Refunds	1
State contributions... ...	810	Grants towards courses of instruction	2
Recovery of benefit paid in error	3	Administrative expenses ...	115
Advances received from Treasury	859	Interest on Treasury advances	206
Equalisation payment ...	884	Balance on 31 March 1931...	24
Total	£3,125	Total	£3,125

Balance at 31 March 1931

The debit balance of the Unemployment Fund was £1,708,506 (exclusive of £2,800,000 in the Suspense Account). The outstanding advances by the Ministry of Finance amounted to £1,732,170.

V.—Voluntary Social Insurance

1.—Legal Basis.

The encouragement of voluntary social insurance by the State was initiated by the Friendly Societies Act of 1793, whose provisions have been extended and modified in many subsequent enactments. In Great Britain the existing legislation is contained in the Friendly Societies Acts, 1896 to 1929. Other Acts under which institutions engaged in voluntary social insurance are registered or regulated and required to render to the State an account of their transactions are :

Superannuation and Other Trust Funds (Validation) Act, 1927.
Trade Unions Acts, 1871 to 1927.
Shop Clubs Act, 1902.
Industrial and Provident Societies Acts, 1893 to 1928.

In addition to these Acts there are many private Acts conferring powers on local and other authorities to undertake various public utility services. Frequently these Acts also embody regulations for the conduct of schemes of social insurance, notably superannuation schemes, in which the authorities are associated with their employees. In a few instances the schemes are also registered as friendly societies and so fall within the scope of the statistics of voluntary insurance.

2.—Scope.

The groups of institutions here considered as within the scope of social insurance are those which, in the main, serve the needs of the wage-earning classes and are not conducted with a point of view of profit. Some institutions included draw their membership from a wider field and some are conducted solely for the benefit of persons outside the wage-earning classes, *e.g.* members of a profession.

3.—Administration.

The institutions which undertake voluntary social insurance are classified, according to their constitution, as friendly societies, trade unions, shop clubs, superannuation trust funds, and workmen's compensation schemes.

(*a*) *Friendly societies.*

By voluntary subscriptions of their members, friendly societies provide for a wide range of benefits. Registration is not compulsory, and there are many unregistered friendly societies and kindred associations whose operations are not covered by any statistics.

For example, numerous schemes (not separately registered) are carried on by registered societies, such as co-operative trading societies and building societies, covering such objects as superannuation, death benefits and sickness pay. In some cases the operations thus conducted are very considerable, although in the main confined to members of the respective staffs.

No figures with regard to these unregistered societies are included in the statistics given on pages 330–331.

Registered friendly societies for the most part conduct their insurance on an accumulative system and are periodically valued on an actuarial basis. They can, however, adopt other methods, and there is a very wide variety of practice among societies as a whole.

(*b*) *Trade unions.*

Trade unions provide similar benefits to those of friendly societies and also unemployment benefit. They accumulate funds, though usually without regard to their actuarial sufficiency. The legislation does not provide for any regulation of the administration of benefits.

(*c*) *Unemployment societies.*

Some societies registered under the Friendly Societies Acts, by virtue of a special authority, are allowed to include unemployment insurance among their benefits.

(*d*) *Shop clubs.*

In these institutions the employers are associated with their employees. Their essential feature is that membership of the shop club is made a condition of employment. They are required to be registered under the Friendly Societies Acts.

(*e*) *Superannuation trust funds.*

Funds registered under the Superannuation and Other Trust Funds (Validation) Act, 1927, may provide superannuation allowances on retirement from employment, widows' pensions and orphans' relief, and sums on death in respect of employees of an undertaking or combination of undertakings. The employers must be contributors to the fund, and every fund must submit to periodical actuarial valuation.

(*f*) *Workmen's compensation schemes.*

Under the Workmen's Compensation Act, 1925, employers by agreement with their workpeople may contract out of the provisions of the Act under schemes which are certified by the Registrar as being at least as favourable to the workpeople as the provisions of the Act.

4.—Financial Resources.

Voluntary insurance is financed by the subscriptions of the members, supplemented in some institutions by contributions from employers, or donations and bequests from persons interested in the welfare of the institutions. In the case of trade unions, friendly societies granting unemployment benefit and medical aid societies, subsidies are received from the State.

It is impossible to give rates of contributions for voluntary insurance owing to the varying methods of insurance adopted in different institutions, and the wide variety in the amount and scope of the benefits insured.

5.—Benefits.

The benefits which may be insured by friendly societies, as enumerated in the Friendly Societies Act, are :

(*a*) The relief or maintenance of the members, their husbands, wives, children, fathers, mothers, brothers or sisters, nephews, or nieces or wards being orphans, during sickness or other infirmity, whether bodily or mental, in old age (which shall mean any age after fifty) or in widowhood, or for the relief or maintenance of the orphan children of members during minority; or

(*b*) insuring money to be paid on the birth of a member's child, or on the death of a member, or for the funeral expenses of the husband, wife, or child of a member,[1] or of the widow of a deceased member or, as respects persons of the Jewish persuasion, for the payment of a sum of money during the period of confined mourning; or

(*c*) the relief or maintenance of the members when on travel in search of employment, or when in distressed circumstances, or in case of shipwreck or loss or damage of or to boats or nets, or

(*d*) the endowment of members or nominees of members at any age; or

(*e*) the insurance against fire, to any amount not exceeding fifteen pounds, of the tools or implements of the trade or calling of the members, or

(*f*) guaranteeing the performance of their duties by officers and servants of the society or any branch thereof.

No friendly society, however, which contracts with any person for the assurance of an annuity exceeding fifty pounds per annum, or of a gross sum exceeding two hundred pounds, may be registered under this Act.

In addition to the statutory benefits a special authority of the Treasury permits of the insurance of unemployment benefit.

The benefits most commonly insured by friendly societies are sickness and death benefits, but some of the other statutory benefits are undertaken by a large number of societies and most of them are undertaken by some societies.

Trade unions and shop clubs commonly include in their objects provision for a similar range of benefits to those insured by friendly societies. Some trade unions undertake no forms of social insurance.

The benefits undertaken by superannuation trust funds and workmen's compensation schemes need no explanation.

For reasons already stated it is not possible to state the rates of the various benefits.

6.—Statistics.

The statistical summary below relating to voluntary social insurance covers the operations of registered friendly societies (including societies insuring unemployment benefit), superannuation trust funds, trade unions, shop clubs, and workmen's compensation schemes.

In the main the information relates to the year 1930, but where the information under any heading is not available for that year but

[1] Subsequently extended by Industrial Assurance and Friendly Societies Act, 1929.

has been ascertained for some other recent year, figures for the alternative year have been used in the summary. In some other instances, where no figure for any recent year is available an estimated figure has been included, *e.g.* revenue from investments in one class of friendly society, where an estimate has been based on the accumulation of funds and the rate of interest earned during the year on the funds of similar societies in another class for which the information has been compiled. In the case of superannuation trust funds (for which contributions of employees were £1,200,000 and accumulated funds £38,000,000), no figures have been included under the head of the number of insured, as the number is not known and there is no basis for estimating it; costs of administration are commonly borne entirely by the employers.

Where amounts are included under the head of State subsidies in the statistics given below, they represent amounts which are recoverable from State schemes of insurance but when expended are merged with expenditure of the institutions from their voluntary funds. This occurs in trade unions, societies registered under the Friendly Societies Acts which insure unemployment benefit, and medical aid societies. The contribution income includes an amount, small relatively to the total figures, which represents a transference of State insurance funds for provision of additional benefits, *e.g.* dental treatment in a centralised institution formed by institutions administering State insurance benefits.

The total number insured represents insurance contracts and not persons, as a result of multiple insurances in respect of a single individual in one or more institutions.

Summary of Operations of Voluntary Social Insurance Institutions.

Number of insurance contracts: 11,600,000.

INCOME AND EXPENDITURE OF VOLUNTARY SOCIAL INSURANCE INSTITUTIONS FOR 1930

INCOME	£000's	EXPENDITURE	£000's
Contributions of insured ...	18,080	Cash benefits:	
Contributions of employers	2,955	Sickness	5,628
Public subsidies	3,690	Death and funeral ...	1,789
Revenue from investments	6,748	Superannuation... ...	2,552
		Unemployment pay ...	5,384
		Medical aid and benefits in kind	547
		Other benefits	3,548
		Cost of administration ...	4,398
Total revenue ...	£31,473	Total expenditure	£23,846

Accumulated funds at 31 December 1930

The total accumulated funds amount to £160,000,000.

VI.—Social Charges on behalf of Postal Workers

There were included in the British State Budget sums enabling the following payments to be made between 1 April 1930 and 31 March 1931 by way of pensions, medical aid, sick leave with pay, and accident

pay to employees or pensioned ex-employees of the British General Post Office :

	£
Pensions	3,538,000
Medical aid	72,000
Sick leave with pay	880,000
Accident pay	23,000
	4,513,000

The number of employees and pensioned ex-employees of the General Post Office at 31 March 1931 was slightly in excess of 250,000.

THIRD PART

SOCIAL ASSISTANCE

I.—Non-Contributory Old-Age and Blind Pensions

A.—General Scheme

1.—Legal Basis.

Non-contributory pensions were instituted by the Old-Age Pensions Act, 1908, which was amended in 1911, 1919, 1920 (blind pensions), 1924, 1925 and 1929, and in Northern Ireland in 1927.

2.—Beneficiaries.

In order to be eligible for a non-contributory pension, a person must be a British subject, have resided in the United Kingdom for 12 out of the 20 years previous to the pensionable age, and must not possess yearly means exceeding £49 17*s.* 6*d.* (excluding the first £39 of unearned yearly means).

If a person has been in receipt of a pension up to the age of 70 under the Contributory Pensions Act, he is eligible for a pension from the age of 70 at the full rate under the Old-Age Pensions Act, whether he fulfils the above-mentioned conditions or not.

3.—Administration.

Responsibility for the administration of the scheme is shared between the Central Departments (Treasury, Ministry of Health, Department for Health for Scotland, Ministry of Labour for Northern Ireland and the Post Office) and local pension committees (appointed by local authorities). Local officers of the Treasury investigate the means of claimants. Pension committees decide claims. The Minister of Health in the case of claimants in England and Wales and the Department of Health for Scotland in the case of claimants in Scotland, hear appeals from the decisions of the pension committees. In Northern Ireland the claims are investigated and decided by officers of the Ministry of Labour, subject to right of appeal to local pension courts, and further in certain cases to an umpire. The Post Office effects payment of the pensions in all the countries.

4.—Financial Resources.

The sums necessary to meet the cost of non-contributory pensions are voted annually by Parliament.

5.—Benefits.

The scheme covers the risks of old age and blindness. The pensionable age is 70 for the aged and 50 for the blind.

The rate of pension varies according to the means of the claimant, as follows :

Where the yearly means (excluding the first £39 of unearned yearly means) do not exceed :

	Weekly pension
	s.
£26 5*s.*	10
Exceed £26 5*s.*, but not £31 10*s.*	8
„ £31 10*s.* „ £36 15*s.*	6
„ £36 15*s.* „ £42	4
„ £42 „ £47 5*s.*	2
„ £47 5*s.* „ £49 17*s.* 6*d.*	1
„ £49 17*s.* 6*d.*	0

6.—Statistics.

The statistics relate to Great Britain and Northern Ireland.

Number of pensioners at 31 March 1931 : 1,485,292, whereof 563,477 were entitled, under the Contributory Pensions Act by reason of insurance, to non-contributory old-age pensions unconditionally.

The total cost of pensions in the year ended 31 March 1931 was £38,033,000, whereof £13,354,000 was for persons entitled under the Contributory Pensions Act by reason of insurance.

B.—Seamen's Special Scheme

1.—Legal Basis.

Under section 64 of the National Health Insurance Act, 1924, as amended by the National Health Insurance Act, 1928, and section 39 of the Unemployment Insurance Act, 1920, provision is made whereby the health and unemployment insurance contributions paid by employers in respect of those seamen employed by them who are neither domiciled nor have a place of residence in the United Kingdom, are credited to the Seamen's Special Fund, to be used for the provision of benefits for seamen, including pensions for seamen with long sea service.

2.—Beneficiaries.

Seamen domiciled in Great Britain or Northern Ireland who are natural born or naturalised British subjects and have long sea service in the British Mercantile Marine or in the British Sea Fishing Service are eligible for pensions under the scheme for the administration of the benefits of the Fund.

3.—Administration.

The Fund is administered by a Governing Body composed of representatives of shipowners and of insured seamen.

4.—Financial Resources.

As indicated above the income of the Fund is derived from the health and unemployment insurance contributions compulsorily payable (employers' portion only) in respect of seamen who are domiciled outside Great Britain.

5.—Benefits.

The Fund provides pensions for men of the age of sixty-five or over (fifty in the case of blind persons) with long sea service, at the rate of 5*s*. a week (or 10*s*. if the pensioner is under seventy and is not entitled to a pension under the Contributory Pensions Acts or the Blind Persons Act).

The number of new pensions granted in any year is determined by the Governing Body and depends on the number of applicants and the position of the Fund.

An applicant is required to satisfy the Governing Body that his income from all sources does not exceed £2 a week.

6.—Statistics.

The number of pensioners at 31 December 1930 was approximately 6,500.

INCOME AND EXPENDITURE OF SEAMEN'S SPECIAL FUND FOR 1930

INCOME	£	EXPENDITURE	£
Contributions of employers :		Pensions	91,400
Health insurance ...	10,400	Grants to various institutions for benefit of seamen	800
Unemployment insurance	69,900	Administration	5,200
Interest on investments, etc.	50,100		
Total revenue ...	130,400	Total expenditure	97,400

Assets at 31 December 1930

The amount of the Fund was £1,069,000, of which £1,027,000 was invested and the remainder was in hand or at the bank.

II.—Poor Law Service

It will be most convenient to set out the provisions for each country separately, but the statistics of working have been combined.

A.—England and Wales

1.—Legal Basis.

The Poor Law Statutes, beginning with an Act of 1601, were consolidated by the Poor Law Act, 1927, now replaced by the Poor Law Act, 1930, which incorporates the changes made by the Local Government Act, 1929. The latter Act transferred, as from 1 April 1930, poor law functions from boards of guardians, who were bodies elected *ad hoc*, to the councils of counties and county boroughs.

2.—Beneficiaries.

It is the duty of the poor law authority to relieve the needs of every person in their area, irrespective of nationality, who is destitute, that is to say, without resources adequate to provide himself and his dependants with food, clothing, shelter or medical treatment.

3.—Administration.

The Minister of Health, as the Central Authority, is charged by statute with the direction and control of all matters relating to the administration of relief to the poor throughout England and Wales.

As indicated above, the service is now administered locally by the councils of counties and county boroughs.

4.—Financial Resources.

The main source of the income from which the expenses of the service are met is taxation levied locally. The Government grant formerly paid in aid of poor law expenditure ceased to be payable in respect of any period after 31 March 1930, and was then merged in an annual block grant, amounting to about £45,000,000. This grant is applicable towards local government expenses as a whole, and cannot be apportioned to individual services. Accordingly the expenditure on the poor law service which fell on central taxation and the expenditure which fell on local taxation cannot be separately stated.

Local authorities have powers of recovering the cost of relief from liable relatives and in certain events from the person relieved, according to ability to pay.

5.—Benefits.

The risk covered is destitution, as defined in paragraph 2 above.

The relief afforded may be in-door relief in an institution maintained by the poor law authority, out-door relief in the applicant's home, or in the case of certain classes of children relief by boarding-out with foster parents.

Out-door relief may be either in money or in kind, or partly in one and partly in the other, or may take the form of medical treatment. As regards able-bodied men, arrangements must be made, as far as practicable, for setting them to work or for training and instructing them, as a condition of the grant of relief.

The discretion as to the form and amount of relief to be given in any case rests with the poor law authority. In determining whether destitution exists, and the extent and nature of relief required, the authority is bound to take into account income and means from every source available to the household of the applicant, subject to certain statutory exceptions, which include the first 5*s.* of friendly society sickness benefit and the first 7*s.* 6*d.* of National Health Insurance benefit. [Since 1932 the authority has had the option of making certain further exceptions relating to disability pensions, workmen's compensation, and money and investments.]

Alternative specialised forms of assistance, mainly institutional, are also available to the local authority under the Public Health Acts and other Acts, but, except in so far as an authority has by formal declaration bound itself to provide a particular service under the alternative Act and not under the Poor Law Act, the Poor Law service remains the final resort for all whose needs have not been met by other means. The expenditure on these alternative forms of institutional assistance is included in the statistics of working of the Institutional Treatment of Disease or of Maternity and Child Welfare.

B.—Scotland

1.—Legal Basis.

The permanent basis of the Scottish Poor Law is derived from a Statute passed in 1579. The present system of poor law administration is based mainly on the Poor Law (Scotland) Act, 1845. Poor law authorities in Scotland had no power to relieve able-bodied persons until 1921. In this respect the Scottish Poor Laws differed fundamentally from the English system. The temporary legislation which legalised relief to the able-bodied is still in force.

2.—Beneficiaries.

Under the permanent provisions of the Scottish Poor Laws relief can only be given to a person who is both destitute and suffering from some bodily or mental disability which prevents him from working to earn a subsistence for himself. An able-bodied person is not entitled to relief unless he satisfies the authority that he is both destitute and unable to obtain employment.

3.—Administration.

The Central Department charged with the direction and control of poor law administration is the Department of Health for Scotland.

The service is now administered locally by county councils and the town councils of burghs whose population is 20,000 or more.

4.—Financial Resources.

The main source of income from which the expense of the service is met is taxation levied locally. The Government grant formerly paid in aid of poor law expenditure ceased to be payable in respect of any period after 15 May 1930, and was then merged in an annual block grant amounting to more than £6,000,000. This grant is applicable towards local government expenses as a whole and cannot be apportioned to individual services. Accordingly the expenditure on the poor law service which fell on central taxation and the expenditure which fell on local taxation cannot be separately stated.

The poor law authorities recover from such relatives as are liable, according to their means, the cost of relief given to any poor person. In Scotland relief cannot be recovered from the beneficiary himself if he subsequently becomes possessed of means, unless, in the case of the able-bodied, the relief has been given on loan.

5.—Benefits.

Relief is afforded to unemployed able-bodied adults and their dependants, aged and infirm persons, widows and deserted wives and their dependants, orphan and deserted children, children separated from their parents, sick persons and their dependants—in all these cases in so far as social insurance benefits and assistance from relatives are not payable or are insufficient.

The relief comprises the provision of the means of subsistence, usually by a money payment, and the medical treatment of general sickness.

Institutional relief comprises the maintenance of adults in poorhouses and the treatment in poorhouse hospitals of poor persons requiring hospital treatment for general sickness. This latter service will ultimately be provided in public health institutions as part of a general hospital service.

Orphan and deserted children and children separated from their parents requiring poor relief are in Scotland as a rule boarded with selected guardians, generally in country districts and not in institutions.

Domiciliary relief may be given in money or in kind or both or it may take the form of medical aid only. Medical treatment is available for those entitled to relief and for their dependants. In Scotland an able-bodied applicant for relief *cannot* be required to perform a labour task as a condition of receiving relief. The extent of the relief given depends on the degree of destitution and in determining whether and to what extent destitution exists, all means available for the support of an applicant and his dependants must be taken into consideration, with the exception of a limited sum received by way of health insurance benefit which is excluded from consideration by statute. (The statutory exclusion of a limited sum of voluntary insurance benefit does not apply to Scotland.)

C.—Northern Ireland

1.—Legal Basis.

The poor law service in Northern Ireland is based on the Poor Relief (Ireland) Act, 1838, which, however, has been amended by several later Acts, the principal of which are the Poor Relief (Ireland) Act, 1847, the Medical Charities (Ireland) Act, 1851, the Poor Relief (Ireland) Act, 1862, the Local Government (Ireland) Act, 1898, and the Poor Relief (Exceptional Distress) Act (Northern Ireland), 1928.

2.—Beneficiaries.

All destitute persons are entitled to relief in the workhouse. Certain classes of persons, *e.g.* the aged, those disabled for work by illness, and widows with two or more dependent children may be granted relief in their own homes; but able-bodied persons can be relieved in the workhouse only, provided there is room, unless a state of exceptional distress exists when out-door (or home) relief may be permitted for limited periods.

All poor persons (as distinguished from destitute persons) are entitled to free medical treatment either at home or in a hospital provided by the poor law authority.

3.—Administration.

The Central Department which has the duty of supervising the entire administration of the poor law services is the Ministry of Home Affairs. They are administered locally by boards of guardians specially elected for the purpose.

4.—Financial Resources.

The cost is met in the first instance from rates levied locally; but substantial grants in aid are given by the Government.

The cost of any relief given can be recovered from the recipient or from those legally liable to support him if they are in a position to pay.

5.—Benefits.

The poor law authorities are responsible for the relief of all destitute persons; also for providing medical relief for persons who, although not actually destitute, are poor.

In recent years other forms of assistance have been made available, *e.g.* health and unemployment insurance, and special schemes for tuberculosis and maternity and child welfare. These have reduced very largely the number of persons seeking aid from the poor law authorities, but the latter are still in the last resort responsible for seeing that all destitute persons are relieved.

The assistance may be given either by maintenance in a workhouse or other suitable institution or by relief in money or in kind. *See* paragraph 2.

D.—England and Wales, Scotland, and Northern Ireland

Statistics

Number of persons in receipt of poor relief in January 1931, excluding rate-aided patients in mental hospitals, 1,214,000.

Income and Expenditure of Poor Law Service for 1930

Income	£000's	Expenditure	£000's
Central and local taxation...	34,000	Total expenditure (including central departmental administration)[1]	36,370
Receipts from beneficiaries and relatives	1,534		
Other income	836		
	36,370		36,370

[1] Including approximately £17,500,000 for institutional relief and £15,900,000 for domiciliary relief. The expenditure of poor law authorities on the maintenance of rate-aided patients in mental hospitals is excluded from this total, and included in the Statistics for the Lunacy Service.

Note.—The expenditure excludes capital expenditure, but includes the annual charges in respect of loans.

III.—Institutional Treatment of Disease

It will be most convenient to set out the provisions for each country separately, but the statistics of working have been combined.

A.—England and Wales

1.—Legal Basis.

The institutional treatment of disease by local authorities is afforded under the Public Health Act, 1875, and the Poor Law Act, 1930.

Under the Poor Law Act the provision of any necessary hospital treatment for destitute persons is incumbent upon the poor law authorities. Prior to the Local Government Act, 1929, these duties were discharged by *ad hoc* authorities, but by the Act of 1929 the

duties of these authorities were transferred to county councils and county borough councils. The statistics relating to the institutional treatment of disease under the Poor Law Act are included in those given above for Poor Relief.

The general provision of hospitals for infectious diseases by local authorities other than poor law authorities commenced in 1866, of special institutions for tuberculosis in 1912, and of special institutions for venereal disease in 1916. Under the Public Health (Tuberculosis) Act, 1921, a comprehensive tuberculosis service was established.

2.—Beneficiaries.

The services which provide institutional treatment under the Poor Law are available for necessitous persons. The services provided under the Public Health Act are available to all the sick inhabitants of the district, whether necessitous or not.

3.—Administration.

The Central Department charged with the general supervision of these services is the Ministry of Health.

The provision of institutional treatment for infectious diseases and for general diseases may legally be made under the Public Health Act, 1875, by the councils of county boroughs, municipal boroughs and urban and rural districts, and by the Local Government Act, 1929, these powers were extended to county councils. Services for the institutional treatment of infectious diseases are usually administered by the councils of county boroughs, non-county boroughs and urban and rural districts or by joint committees of such authorities. The special provision made for tuberculosis and venereal disease under the scheme referred to in paragraph 1 is made by the councils of counties and county boroughs. The provision for general disease, while it can legally be made under the Public Health Act by councils of non-county boroughs and urban and rural districts, as well as by councils of counties and county boroughs, is in practice left to the councils of counties and county boroughs.

4.—Financial Resources.

Contributions towards the cost of their treatment (except for venereal disease) are usually required from patients who are able to pay or from their relatives. The remainder of the cost of the institutional treatment of disease is met largely out of local taxation. The Government grants formerly paid in aid of the treatment of tuberculosis and venereal disease ceased to be payable in respect of any period after 31 March 1930, and were then merged in an annual block grant amounting to about £45,000,000. This grant is applicable towards local government expenses as a whole, and cannot be apportioned to individual services. Accordingly the expenditure on this service which fell on central taxation and the expenditure which fell on local taxation cannot be separately stated.

5.—Benefits.

Treatment in an isolation hospital is provided for persons suffering from infectious diseases, *e.g.* smallpox, diphtheria, scarlet fever, enteric fever.

The treatment of venereal disease is undertaken mainly at special dispensaries, which are commonly established at general hospitals; hospital treatment is also provided where necessary.

For tuberculosis, treatment is afforded at special dispensaries, sanatoria, hospitals and colonies, provided either directly by local authorities or through voluntary associations.

The institutions now available for use as public general hospitals consist of the infirmaries of the former poor law authorities which have been transferred to the councils of counties and county boroughs, and as opportunities permit are being appropriated for use as public general hospitals. They supplement the system of charitable hospitals.

B.—SCOTLAND

1.—Legal Basis.

The statutory hospital facilities in Scotland are provided under the following Acts:

(1) Public Health (Scotland) Act, 1897—infectious diseases, including tuberculosis and venereal diseases;
(2) Poor Law (Scotland) Amendment Act, 1845—sick poor;
(3) Local Government (Scotland) Act, 1929—general sick.

Note.—The powers under (3) are permissive. Hospital treatment for the general sick is afforded mainly by voluntary agencies.

2.—Beneficiaries.

As in England and Wales.

3.—Administration.

The statutory hospital authorities are the county councils and the town councils of large burghs, *i.e.* burghs with a population of 20,000 and over.

4.—Financial Resources.

Scottish local authorities are empowered to recover the cost of maintenance and treatment from patients or their relatives—excepting those treated under the Public Health (Scotland) Act, 1897, *i.e.* those suffering from infectious diseases, including tuberculosis and venereal diseases. The remaining cost is met largely out of local taxation. The Government grants formerly paid in aid of the treatment of tuberculosis and venereal disease ceased to be payable in respect of any period after 15 May 1930, and were then merged in an annual block grant amounting to more than £6,000,000. This grant is applicable towards local government expenses as a whole and cannot be apportioned to individual services. Accordingly the expenditure on this service which fell on central taxation and the expenditure which fell on local taxation cannot be separately stated.

5.—Benefits.

In Scotland, many diseases other than those mentioned for England and Wales are treated in infectious diseases hospitals, *e.g.* pneumonia, erysipelas, measles, chickenpox and whooping-cough.

Local authorities are not converting *all* former poor law institutions into general hospitals—some propose to use surplus infectious diseases hospitals for this purpose.

C.—Northern Ireland

1.—Legal Basis.

The institutional treatment of disease (other than mental disorder) is afforded under several sets of legal provisions.

County infirmaries for the treatment of all forms of disease were established under the County Infirmaries (Ireland) Act, 1765, and the administration of these infirmaries was modified by the Local Government Acts, 1898–1923.

Union infirmaries and district hospitals, which also are concerned with general diseases, and fever hospitals were set up under the Poor Relief Acts, 1838–1928, and the Local Government (Ireland) Act, 1898.

The Medical Charities Act, 1851, established a system of dispensaries, whereby poor persons could receive free medical attention without being admitted to the workhouse.

The Public Health (Ireland) Act, 1878, enabled sanitary authorities, with the approval of the Local Government Board, to provide hospital accommodation.

Treatment for tuberculosis is provided under the Tuberculosis Prevention (Ireland) Act, 1908, whereby public sanatoria have been established.

Schemes for the treatment of Venereal Diseases have been inaugurated under the Public Health (Ireland) Act, 1878, as extended by the Public Health (Prevention and Treatment of Diseases) (Ireland) Act, 1917.

2.—Beneficiaries.

The poor law union infirmaries provide institutional treatment for poor sick persons; the other institutions are available for all classes.

3.—Administration.

The services for the institutional treatment of disease are administered by county councils, county committees, district councils, and by boards of guardians, under the general supervision of the Ministry of Home Affairs.

4.—Financial Resources.

The cost of the institutional treatment of disease is met largely out of local taxation, supplemented by State subsidies. Contributions towards the cost of their treatment (except for venereal disease) are required from patients who are able to pay or from their relations.

5.—Benefits.

General medical and surgical treatment is provided in the union infirmaries, district hospitals and county infirmaries.

Treatment in an isolation hospital is provided for persons suffering from infectious diseases, *e.g.* smallpox, diphtheria, scarlet fever.

The treatment of venereal disease is undertaken mainly at special dispensaries established at general hospitals; hospital treatment is also provided, where necessary.

For tuberculosis, treatment is provided at special dispensaries and sanatoria.

D.—England and Wales, and Scotland

Statistics

The following statistics relate only to England and Wales, and Scotland. Those for Northern Ireland are not compiled on a uniform basis and cannot usefully be summarised.

(*a*) *Tuberculosis.*

Number of patients in sanatoria and hospitals for tuberculosis :

At beginning of 1930	25,513
Admitted during 1930	58,826
Discharged or died during 1930	58,016
At end of 1930	26,323

(*b*) *Venereal diseases.*

Number of patients :

Under treatment or observation at beginning of 1930	100,380
New patients during 1930 (including a large number diagnosed as not suffering from venereal disease)	116,278
Total attendances at out-patient departments ...	3,312,096
Aggregate number of in-patient days of treatment	254,675

(*c*) *General hospitals and hospitals for infectious diseases.*

Figures as to numbers of patients are not available.

Income and Expenditure for Institutional Treatment of Disease for 1930

Income	£000's	Expenditure	£000's
Central and local taxation...	9,983	Total expenditure (including central departmental administration)	10,545
Other income (including receipts from beneficiaries)	562		
Total	10,545	Total	10,545

Note.—The expenditure excludes capital expenditure but includes the annual charges in respect of loans.

IV.—Highlands and Islands Medical Service

1.—Legal Basis.

The Highlands and Islands (Medical Service) Grant Act, 1913, instituted the Highlands and Islands (Medical Service) Fund, which is applied under approved schemes " for the purpose of improving medical service, including nursing, in the Highlands and Islands of

Scotland and otherwise providing and improving means for the prevention, treatment and alleviation of illness and suffering therein."

2.—Beneficiaries.

The service is available in the sparsely populated parts of Northern Scotland, which amount to one-half of the land area of the country and contain less than one-fifteenth of the total population.

The Fund may be applied in aid of the following services : medical service, nursing service; hospitals and ambulances; provision of houses for doctors and nurses; specialised services (dental, bacteriological, etc.); provision for special emergencies; and assistance in the treatment of tuberculosis in certain areas.

3.—Administration.

The Act is administered by the Department of Health for Scotland. Certain specified services may be committed to certain local authorities, but the application of the Fund rests with the Department.

4.—Financial Resources.

There is paid into the Fund out of proceeds of central taxation an annual grant-in-aid of £42,000 and, in addition, such other sum as may be voted annually by Parliament. Any amount unexpended in one year is available for subsequent years.

5.—Benefits.

(*a*) *Medical Service.*

The aims of the Medical Service scheme are, broadly, to ensure that, so far as is practicable in the special circumstances of the Highlands and Islands, the residents shall be brought into approximately the same position as regards medical service as those in more densely populated areas.

The assistance takes the form of grants to the doctors concerned, to supplement fees received by them from patients, so as to provide them with adequate remuneration.

(*b*) *Nursing Service.*

Grants are paid to nursing associations or other organisations to assist in the maintenance of a District Nursing Service throughout the Highlands and Islands.

(*c*) *Other services.*

Assistance is given from the Fund to hospital managers, local authorities and others, and fully qualified surgeons have been appointed to serve as operative surgeons and as consultants for those parts of the Highlands and Islands most remote from hospital facilities.

6.—Statistics.

The total expenditure on the service for the year ended 31 March 1931 was £81,000, of which £71,000 was provided as a grant from the central government and £10,000 was derived from other sources (interest on investments, etc.).

V.—Lunacy and Mental Deficiency Services

1.—Legal Basis.

The insane in England and Wales are dealt with under the Lunacy and Mental Treatment Acts, 1890–1930, in Scotland under the Lunacy (Scotland) Acts, 1857–1913, and in Northern Ireland under the Lunacy Acts, 1821 to 1931, and the Mental Treatment Act (Northern Ireland), 1932, which came into force on 1 October 1932. The Mental Treatment Act, 1930, which provides extended facilities for the preventive treatment of incipient mental illness and for the temporary treatment of certain cases without "certification," came into force on 1 January 1931. It applies only to England and Wales.

Mental defectives are dealt with in England and Wales under the Mental Deficiency Acts, 1913–1927, and in Scotland under the Mental Deficiency and Lunacy (Scotland) Act, 1913. There is no corresponding Act in Northern Ireland.

2.—Beneficiaries.

The lunacy and mental deficiency services are available to all insane or mentally defective persons.

3.—Administration.

In England and Wales, both the lunacy and the mental deficiency services are placed under the same central authority, which is the Board of Control, itself under the general supervision of the Minister of Health. There is a separate General Board of Control for Scotland which reports to the Secretary of State for Scotland. In Northern Ireland the lunacy service is under the general supervision of the Ministry of Home Affairs. The duty of the central authority is to supervise the treatment of patients and inspect the institutions in which they are treated, and to supervise cases boarded out under guardianship. In England and Wales, the central authority also administers two institutions for mental defectives of dangerous or violent propensities.

The local administration of the services in England and Wales is in the hands of county councils, county borough councils and certain town councils, which establish and manage mental hospitals and special institutions for mental defectives. In Scotland the local authorities are county councils and town councils of large burghs. In Northern Ireland the local administration is in the hands of the county authorities.

4.—Financial Resources.

Contributions towards the cost of maintenance are recovered from patients or relatives according to means. The remaining cost of the lunacy and mental deficiency services is defrayed largely out of local taxation, supplemented in Northern Ireland by a State grant. In England and Wales and Scotland the Government grants formerly paid in aid of these services ceased to be payable as from the beginning of the financial year 1930, and were merged in an annual block grant

amounting to more than £51,000,000. This grant is applicable to local government expenses as a whole and cannot be apportioned to individual services. Accordingly the expenditure on the lunacy and mental deficiency services which fell on central taxation and the expenditure which fell on local taxation cannot be separately stated.

5.—Benefits.

The insane, *i.e.* persons suffering from mental disorder, are maintained and treated in public mental hospitals specially equipped for the purpose. In Scotland a number of suitable cases are provided for under guardianship.

Mental defectives, *i.e.* persons suffering from incomplete development of the mind, whether arising from inherent causes or induced by disease or injury, are brought under supervision, or, if supervision affords insufficient protection, are either sent to special institutions or placed under guardianship.

6.—Statistics.

(*a*) *Lunacy Service* (England and Wales, Scotland, and Northern Ireland).

Number of registered insane (including 16,309 persons maintained in institutions administered under the Poor Law Acts), 1930 169,219

(*b*) *Mental Deficiency Service* (England and Wales, and Scotland).

Number of notified mentally defective persons, 1930 ... 68,389

INCOME AND EXPENDITURE OF LUNACY AND MENTAL DEFICIENCY SERVICES FOR 1930

INCOME	£000's	EXPENDITURE	£000's
Central and local taxation...	10,426	Total expenditure (including central departmental administration)	12,585
Other income (including receipts from beneficiaries and relatives)	2,159		
Total	12,585	Total	12,585

Note.—The expenditure excludes capital expenditure, but includes the annual charges in respect of loans.

VI.—Maternity and Child Welfare Service

1.—Legal Basis.

The statutory basis of the maternity and child welfare service in England and Wales, Scotland, and Northern Ireland is contained in the Notification of Births (Extension) Act, 1915. As regards England and Wales and Northern Ireland, authority for services of a non-institutional character is contained in the Maternity and Child Welfare Act, 1918.

2.—Beneficiaries.

The service is available for all expectant mothers, nursing mothers and children who have not attained the age of attendance at public elementary schools, usually five years.

3.—Administration.

The central departments charged with the general supervision of the service are in England and Wales the Minister of Health, in Scotland the Department of Health for Scotland, and in Northern Ireland the Ministry of Home Affairs.

The local authorities are in England and Wales the councils of counties and county boroughs and the councils of certain non-county boroughs and districts, in Scotland (as from 15 May 1930), the county councils and town councils of burghs of 20,000 population and over, and in Northern Ireland the councils of counties, boroughs, urban and rural districts. The councils may subsidise voluntary associations engaged in maternity and child welfare work.

4.—Financial Resources.

Contributions towards the cost of their treatment are usually required from beneficiaries who are able to pay or from their relatives. The remaining cost of this service is defrayed from local taxation, supplemented in Northern Ireland by a State grant. In England and Wales and Scotland the Government grants formerly paid in aid of the service ceased to be payable as from the beginning of the financial year 1930, and were merged in an annual block grant amounting to more than £51,000,000. This grant is applicable to local government expenses as a whole and cannot be apportioned to individual services. Accordingly the expenditure on this service which fell on central taxation and the expenditure which fell on local taxation cannot be separately stated.

5.—Benefits.

The service is not a compulsory one and the extent of the provision made varies according to the scope of the scheme of the particular local authority. Such schemes may however comprise :

(*a*) the provision of ante-natal clinics and infant welfare centres, where medical and nursing advice and treatment for minor ailments are given,

(*b*) home visiting by nurses and the provision of midwives, home-helps and maternity outfits, the provision of medical attendance during pregnancy and confinement and the provision of nourishment in necessitous cases for expectant mothers and nursing mothers and young children,

(*c*) the provision of hospital and consultant service for cases of puerperal fever and ophthalmia neonatorum, special maternity homes or accommodation for confinement cases in general hospitals, special homes for the children of widowed, deserted and unmarried mothers and provision of convalescent homes and day nurseries.

6.—Statistics.

ENGLAND AND WALES, AND SCOTLAND, 1930

Births registered...	743,360
Visits paid by health visitors :	
(*a*) To expectant mothers	469,336
(*b*) To children under 5 years of age	7,870,851

Ante-natal clinics:	
(*a*) Number of expectant mothers attending ...	189,687
(*b*) Number of attendances of expectant mothers	660,463
Attendances of children at infant welfare centres ...	6,401,565
Number of in-patients treated by local authorities:	
(*a*) Women, in maternity homes and hospitals, for confinement	105,409
(*b*) Sick and ailing children in homes and hospitals	34,070
(*c*) Expectant and nursing mothers and children in convalescent homes	9,674

Northern Ireland, 1930

Visits paid by health visitors	190,212
Cases visited by health visitors	31,768
Attendances at centres	57,489

England and Wales, Scotland and Northern Ireland

Income and Expenditure for Maternity and Child Welfare for 1930

Income	£000's	Expenditure	£000's
Central and local taxation...	2,703	Total expenditure (including central departmental administration)	3,180
Other income (including receipts from beneficiaries and relatives)	477		
Total	3,180	Total	3,180

Note.—The expenditure excludes capital expenditure, but includes the annua charges in respect of loans.

VII.—Health of School Children

A.—England and Wales

1.—Legal Basis.

Under the Education Act, 1921, a duty is laid upon the education authorities in England and Wales to provide for the medical inspection and treatment of children in public elementary schools.

The Education Act, 1921, also requires education authorities for higher education in England and Wales to arrange for medical inspection of children in secondary schools provided by them and in certain other institutions for higher education. They may provide for the treatment of such children.

The education authorities in England and Wales are required to ascertain and to make provision for the education of blind, deaf, mentally defective, physically defective and epileptic children (sections 51–69 of the Education Act, 1921). The schools for these children are known as " special schools."

Statutory powers to provide meals for public elementary school children were given to the education authorities in England and Wales by the Education (Provision of Meals) Acts, 1906 and 1914 (*see* also sections 82 to 85 of the Education Act, 1921).

Education authorities have power to supply or aid the supply of nursery schools for children over two and under five years of age and to make arrangements for attending to the health, nourishment and physical welfare of children in attendance at these schools (Education Act, 1921, section 21).

2.—Beneficiaries.

The beneficiaries are children in public elementary schools, special schools, nursery schools and to a certain extent children in secondary schools and other institutions of higher education. Meals and medical treatment are only gratuitous where the parents or guardians of the children are necessitous.

3.—Administration.

The central authority for school meals and medical services in England and Wales is the Board of Education.

The local authorities responsible for these services, so far as they concern children in elementary schools, are the county councils, the county borough councils and the councils of municipal boroughs and urban districts over a certain size; for institutions of higher education, the responsible local authorities are the county and county borough councils. A certain proportion of the "special schools" for blind, deaf, defective and epileptic children and of the nursery schools are provided by voluntary bodies.

4.—Financial Resources.

The cost of the school meals and medical services is defrayed out of local taxation supplemented by grants from the State. The grant from the State amounts to 50 per cent. of the net expenditure incurred by local authorities. Parents are required to repay, according to their means, the cost of meals and medical treatment provided for their children. The cost of special schools and nursery schools is met from local taxation and State grants, which are supplemented by voluntary funds in the case of schools not provided by the local authorities.

5.—Benefits.

All local education authorities in England and Wales have made arrangements for the medical inspection and treatment of children attending public elementary schools. The children are inspected at the beginning, middle, and end of their school career. The extent of the provision made varies in different areas, but most authorities provide, either in school clinics or by arrangement with hospitals or specialists, for treatment of defects of eyes, ears, nose, throat and teeth, of crippling defects and of minor ailments.

In a number of areas facilities for treatment are available also for children in secondary schools.

About one-half of the local education authorities have arrangements of different kinds for feeding school children.

6.—Statistics.

(*a*) *School Medical Service.*

The following figures relate to the work done by this service in 1930 :

Number of medical inspections of public elementary school children (including routine inspections, special inspections and re-inspections) ...	4,636,617
Number of defects treated under arrangements made by the local education authorities :	
Minor ailments	861,729
Defects of vision...	249,775
Tonsils and adenoids	85,838
Number of children inspected for dental defects ...	2,840,270
Number of children treated by school dentists ...	1,252,552
Number of medical officers employed (either whole-time or part-time)	1,301
Number of specialist officers, including dentists (either whole-time or part-time)	1,722
Number of school nurses (either whole-time or part-time)	5,485

In addition a large proportion of authorities make arrangements for the prevention and cure of crippling conditions, for the treatment of ringworm by X-rays, for artificial light treatment and for the treatment of rheumatism (including rheumatic heart disease). Statistics of the number of children treated under these headings are not available.

(*b*) *Special schools.*

The numbers of special schools and the accommodation provided, as at 31 March 1931, were as follows :

—	Number of schools	Accommodation
Blind	81	4,732
Deaf	50	4,711
Mentally defective ...	171	16,644
Physically defective ...	299	26,090
Epileptic	6	609
Total	607	52,786

224 were residential schools and 383 were day schools. The residential accommodation was 17,841 and the day accommodation 34,945.

Provision is also made for the training in full-time vocational courses of blind, deaf, physically defective and epileptic persons over the age of 16 years. During the year ended 31 March 1931 the number of persons receiving such instruction was 2,056, of whom 1,608 were blind.

(*c*) *Provision of Meals.*

Provision of meals during the year ended 31 March 1931 :

Number of individual children fed ...	295,121
Total number of meals provided ...	40,313,951

Expenditure for Health of School Children in year ended 31 March 1931

The following statement shows the expenditure from public funds in the year ended 31 March 1931, on the medical inspection and treatment of school children, on special schools for blind, deaf, defective and epileptic children, on nursery schools and on the provision of meals. Information as to the expenditure from voluntary funds is not available.

—	Net expenditure of local education authorities[1]	Grants from the Board of Education to voluntary schools	Total expenditure from public funds
	£	£	£
Medical inspection and treatment	1,883,455	—	1,883,455
Special schools[2]	1,638,265	46,164	1,684,429
Nursery schools[2]	37,992	3,282	41,274
Provision of meals ...	343,262	—	343,262

[1] This expenditure is met as to 50 per cent. from local rates, and as to 50 per cent. from grants from the Board of Education.
[2] It is impracticable in connection with these Institutions to separate the cost of education from the cost of maintenance and treatment.

B.—SCOTLAND

1.—Legal Basis.

In terms of section 4 of the Education (Scotland) Act, 1908, as read with section 4 of the Scottish Board of Health Act, 1919, education authorities in Scotland may, and where required by the Department of Health for Scotland shall, provide for the medical examination and supervision of the pupils attending schools within their district to such extent and subject to such requirements as may from time to time be prescribed by the Department of Health. They are also required by the Education (Scotland) Act, 1913, to make provision for the medical (including surgical and dental) treatment of children who are shown to be in need of such treatment.

It is the duty of education authorities in Scotland, subject to certain limitations, to make provision for the education, and where necessary, for the maintenance of blind, deaf-mute, and mentally defective children resident in their areas, and they are also empowered to make special provision for epileptic, crippled or physically defective children (Education of Blind and Deaf-Mute Children (Scotland) Act, 1890, as amended by the Education (Scotland) Act, 1918; Education of Defective Children (Scotland) Act, 1906, as read with section 3 (4) of the Education (Scotland) Act, 1908, and amended by the Education (Scotland) Act, 1918; and the Mental Deficiency and Lunacy (Scotland) Act, 1913). Provision may be made for the continued education and training of such children (other than those who are mentally defective) after the age of sixteen.

Statutory powers to provide meals and clothing to school children are conferred by sections 3 (2) and 6 of the Education (Scotland

Act, 1908, and the Education (Scotland) (Provision of Meals) Act, 1914; and the Education (Scotland) Act, 1930, confers a special power on Education Authorities to supply milk to pupils attending schools within their areas.

Education Authorities have power to supply or aid the supply of nursery schools for children over two and under five years of age and to make arrangements for attending to the health, nourishment and physical welfare of children in attendance at such schools (section 8 of the Education (Scotland) Act, 1918).

2.—Beneficiaries.

The beneficiaries for medical inspection and treatment and meals and clothing are children attending schools in the several education areas.

3.—Administration.

The Scottish Education Department is the central authority for school meals and clothing and the administration of special schools for defective children, and the Department of Health for Scotland for the medical inspection and treatment of school children.

The local authorities are, since 15 May 1930, the county councils and the town councils of the four principal cities.

4.—Financial Resources.

The cost of all services provided by education authorities in Scotland is defrayed out of local taxation supplemented by grants from the State. Parents are required to repay, according to their means, the cost of meals and clothing, medical treatment, and, in certain circumstances, the expense incurred in making special provision for the education of defective children. The cost of special schools under voluntary management is met partly from voluntary funds at the disposal of the managers conducting the schools, and partly from contributions by education authorities and grants from the Scottish Education Department. The costs of nursery schools under voluntary management is met from voluntary funds, assisted as a rule by contributions from education authorities.

5.—Benefits.

About one-half of the Education Authorities in Scotland have arrangements of different kinds for feeding school children, and 80 per cent. make some provision for clothing such children.

All Education Authorities in Scotland have made arrangements for the medical inspection and treatment of children attending schools. The children are inspected at the beginning, middle and end of their school career. Almost all Education Authorities provide treatment for school children, but the extent of the provision varies in different areas. Treatment is provided in school clinics for defects of eyes, nose, throat and teeth, and minor ailments.

6.—Statistics.

(*a*) *School Medical Service.*

Figures are for school year ended 31 July 1930.

Number of children on school roll	818,037

Medical Inspection.

Routine inspection of children by age groups ...	263,334
Re-examinations	82,634
Special examinations	146,332
Total...	492,300

Medical Treatment.[1]

Minor ailments (skin, eye, ear, etc.)	92,844
Defective vision	26,927
Defective teeth	125,338
Tonsils and adenoids	5,389
Total	250,498

[1] Excluding children treated privately by arrangement of parents.

(*b*) *Special schools.*

The number of centres for afflicted children and the average number of children on the roll during the year ended 31 July 1931, were as follows :

—	Number of centres	Average enrolment
Blind	10	320
Deaf	14	671
Physically defective ...	51	5,490
Mentally defective[2] ...	71	3,927
Total	146	10,408

[2] Exclusive of residential schools under the administration of the General Board of Control for Scotland.

Twenty-two of the above centres were residential schools, and 124 were day schools.

At 31 July 1931, there were fifteen nursery schools in Scotland, with a total enrolment of 506, and six ordinary schools containing nursery classes, with a roll of 170.

(*c*) *Provision of meals.*

The total number of individual children supplied with meals during the year 1929-1930 was 32,579, and the number of meals supplied was 4,589,504; the number provided with clothing was 55,923.

Expenditure for Health of School Children in year ended 15 May 1930

The total net expenditure of education authorities in Scotland for the year ended 15 May 1930 on the medical inspection and treatment and feeding and clothing of school children was £254,348 made up as follows :

Medical examination		£69,013
Medical treatment	£103,500	
Less received in respect of children not wholly necessitous	£4,480	
		£99,020
		£168,033
Meals and clothing		
Apparatus, etc., for meals		£28,430
Provision of meals and clothing ...		83,402
		£111,832
Less sums received from parents and others		25,517
Net		£86,315

Note.—The grant paid by the Scottish Education Department to Education Authorities in Scotland is a general grant in aid of the total expenditure of Education Authorities in respect of all the services provided by them, including the medical inspection and treatment and the feeding and clothing of school children, and the provision of education in special schools and nursery schools. It is not possible to state separately the expenditure of Education Authorities on special schools and nursery schools. Over the whole of Scotland the grant paid by the Scottish Education Department for the year 1929–1930 amounted to about 52 per cent. of the total expenditure of Education Authorities.

C.—Northern Ireland

1.—Legal Basis.

Statutory powers to provide meals for school children were given to the education authorities in Northern Ireland by section 49 of the Education Act (Northern Ireland), 1923.

Under section 47 of the Education Act (Northern Ireland), 1923, a duty is laid upon education authorities in Northern Ireland to provide for the medical inspection and treatment of school children.

2.—Beneficiaries.

The beneficiaries are children in public elementary schools. Meals and medical treatment are only gratuitous where the children are necessitous.

3.—Administration.

The central authority for the school meals is the Ministry of Education for Northern Ireland, and for medical services the Ministries of Home Affairs and Education for Northern Ireland.

The local authorities are the county borough and county councils.

4.—Financial Resources.

The cost of the school meals and medical services is defrayed out of local taxation supplemented by a State subsidy. Parents

are required to repay, according to their means, the cost of meals and medical treatment provided for their children.

5.—Benefits.

Nearly all the local education authorities have made arrangements for the medical inspection of children attending elementary schools. The children are inspected at the beginning, middle, and end of their school career. Almost all authorities provide treatment for school children, but the extent of the provision varies in different areas. Treatment is provided in school clinics for defects of eyes, nose, throat, and teeth, and minor ailments.

6.—Statistics.

Figures regarding the number of children inspected are not available.

The expenditure in 1930 was £17,490. It was defrayed as part of the general expenditure on elementary education.

VIII.—Shipowners' Liability towards Sick or Injured Seamen

1.—Legal Basis.

The legal provisions which impose on shipowners the duty of assisting sick or injured seamen are contained in the Merchant Shipping Act [1906]. In case of incapacity persisting after the expiry of the shipowner's liability, or in case of death, the seaman or his dependants may claim compensation under the Workmen's Compensation Acts if the incapacity or death was due to a cause coming within the scope of those Acts.

2.—Scope.

The provisions apply to all registered British sea-going ships, except those engaged in coastwise fishing.

The beneficiaries comprise every person employed or engaged in any capacity on board a ship, except pilots.

3.—Benefits.

(*a*) *Injury in the service of the ship and illness not due to the seaman's fault.* The shipowner is liable for the wages of the seaman while on board, for the expenses of his maintenance and medical treatment until he is cured or is repatriated, and for the expenses of his repatriation.

(*b*) *Illness due to the seaman's fault.* The shipowner is liable for the maintenance and medical treatment of the seaman while on board. Any other reasonable expenses incurred by the shipowner in respect of the illness of the seaman are to be deducted from his wages. If, however, the seaman is left behind at any place outside the United Kingdom and is found in distress there, the shipowner is liable to reimburse the Crown for expenses incurred by it on account of the maintenance of the seaman after leaving the ship until he is repatriated and for the expenses of his repatriation.

(*c*) *Death.* The shipowner is liable for the burial expenses of a seaman who dies from injury received in the service of the ship or from an illness not due to the seaman's fault.

FOURTH PART

HOUSING

A.—England and Wales

1.—Legal Basis.

The permanent law relating to the housing of the working classes in England and Wales is contained in the Housing Acts, 1925 and 1930. The former of these reproduced, in consolidated form, the provisions in force in 1925 of a number of earlier Acts, one of which (the Housing of the Working Classes Act, 1890) was itself a re-enactment of earlier statutes dating back to 1851. Certain portions of the Act of 1925 have, however, now been superseded by portions of the Act of 1930.

The temporary law in force in 1930 for encouraging the provision in the immediate future of housing accommodation for the working classes in England and Wales, was embodied in the Housing etc. Act, 1923, the Housing (Financial Provisions) Act, 1924, the Housing (Rural Workers) Act, 1926, and the Housing (Revision of Contributions) Act, 1929.

2.—Beneficiaries.

The dwellings constructed with the aid of public subsidies are intended to be occupied by persons of the working classes. These classes are not defined for the purposes of the subsidy provisions, but the term is one which is generally understood.

Under the Acts of 1923 and 1924 two-storied houses must, if they are to qualify for Exchequer subsidies under those Acts, have a floor space of not less than 620 and not more than 950 square feet, while for single-storied dwellings the corresponding limits are 550 and 880 square feet. The Minister of Health may in special circumstances consent to slightly smaller dimensions.

3.—Authorities and Undertakings concerned in Building.

In 1930, all the principal local authorities were empowered themselves to build houses with the aid of Exchequer subsidies, or to promote the provision of dwellings by distributing financial assistance to private enterprise or to public utility societies. All proposals involving the payment of subsidy were subject to the prior approval of the Minister of Health.

4.—Financing by Public Authorities.

The first Act to provide for the grant of subsidy from the National Exchequer in aid of the erection of dwellings for the working classes was the Housing, Town Planning etc. Act, 1919 (which has since been almost entirely repealed by the Housing etc. Act, 1923, and the Housing Act, 1925).

So much of the annual losses on building schemes approved under that Act for the provision of dwellings by the local authorities as are not covered by the produce of a local rate contribution of one penny in the pound on the annual value of properties in the district concerned,

are being met out of Government funds for the duration of the loans raised by the local authorities for the purposes of the schemes.

Exchequer subsidies are also being paid under that Act, for a period not exceeding fifty years directly to certain public utility societies whose schemes for the provision of houses for the working classes were approved by the Minister of Health under the Act.

These subsidies apply only to houses erected prior to the passing of the Housing etc. Act, 1923.

The last-mentioned Act provided for Exchequer subsidies limited to the payment of £6 a year for twenty years per house subsequently erected. The Housing (Financial Provisions) Act, 1924, provided for an increased subsidy of £9 a year (or £12 10*s*. for houses in agricultural parishes) per house for forty years, in respect of houses built for letting and not for sale, after the passing of that Act.

The rates of subsidy provided for by the Acts of 1923 and 1924 were subsequently reduced, so far as houses not completed before 1 October 1927 were concerned, to £4 per house for houses coming within the provisions of the Act of 1923 and to £7 10*s*. per house (or £11 for houses in agricultural parishes) for houses coming within the provisions of the Act of 1924.

Still later it was provided that subsidy under the Act of 1923 would no longer be available for houses not completed before 1 October 1929.

In the matter of building credits, the Act of 1923 provided that loans, up to ninety per cent. of the value of the property, might be advanced by local authorities to any person or body of persons constructing a house or flat of which the estimated freehold value does not exceed £1,500.

This provision was re-enacted in the Act of 1925, which also re-enacted certain provisions contained in other and earlier Acts for giving alternative facilities for public utility societies and certain other societies or companies to borrow from the Public Works Loan Board for the purpose of constructing houses.

Clearance of Unhealthy Areas

The Act of 1919 provided, in addition to the subsidy arrangements already referred to, that so much of the annual losses of local authorities on approved schemes for clearing unhealthy areas and providing rehousing accommodation which would be available for the persons displaced as are not covered by the produce of a local rate contribution of one penny in the pound on the annual value of properties in the district concerned, are met from Government funds for the duration of the loans raised by the local authorities for the purposes of the schemes.

For the purposes of this provision, however, such a scheme, together with any approved building schemes if carried out by the same local authority, were treated as one scheme in calculating annual loss, and the local rate contribution was limited to one penny in the pound towards the whole of the annual loss so arrived at.

The Act of 1923 limited the Exchequer contributions to an amount not exceeding one-half of the estimated annual loss, so far as schemes approved after the passing of that Act are concerned, the remainder of the loss being defrayed out of local taxation.

One of the purposes of the Act of 1930 was to facilitate slum clearance operations on a much larger scale. That Act established a new system of subsidies which may amount, per person displaced and for whom new dwelling accommodation is made available, to 45*s.* in urban areas (50*s.* in agricultural parishes) for forty years, while if it is necessary to provide the rehousing accommodation in buildings of more than three stories, and to erect such buildings either on a site in the cleared area or on an expensive site elsewhere, these amounts may be increased. The rates of subsidy under this Act are subject to review every three years.

Special Provisions as to Houses for Agricultural Workers

The Act of 1926 empowers county councils, or in certain circumstances other major local authorities, to subsidise the re-conditioning of existing dwellings for agricultural workers or persons of like economic condition, to the extent of two-thirds of the expenditure involved or £100 per dwelling, whichever is the less, provided that certain specified conditions are observed. This assistance may be given by way of lump-sum grant or by yearly payments during a maximum period of twenty years. One-half of the annual charges which would be incurred by the local authorities, if these subsidies are met by them from the proceeds of a twenty-year loan, is reimbursed to the local authority from the Exchequer.

B.—SCOTLAND

In the main the legislation and practice on this subject are the same in Scotland as in England. The Housing etc. Act, 1923, the Housing (Financial Provisions) Act, 1924, and the Housing (Rural Workers) Act, 1926, are, subject to the necessary modifications, made applicable in Scotland as in England. Acts solely applicable to Scotland were passed in 1919, 1925 and 1930, but in substance these were similar to the corresponding English Acts.

The main differences are in the provisions dealing with State financial assistance, *e.g.* under the Scottish Act of 1919 the annual contribution of local authorities to the loss on schemes is the produce of a local rate of four-fifths of a penny in the pound on annual value; under the Act of 1923 the State contribution, instead of being done away with as at 1 October 1929, as was the case in England, was continued at a lower rate than the original rate; the State contribution under the Act of 1924 remains as originally fixed, while under the Act of 1930 the State contribution is 5*s.* per head more than in England.

The subsidies payable by the State are yearly subsidies for a period of years and within that period increase each year according to the number of houses built within the year.

In Scotland the sum of £1,065,688 has been advanced to a Housing Trust in respect of the erection on behalf of the Government of 2,552 steel houses. These particulars are not included in the statistics of working given below.

C.—Northern Ireland

1.—Legal Basis.

The action and liabilities of the public authorities in connection with the provision of cheap dwellings are governed by the following statutes:—Housing of the Working Classes Act, 1890, Housing of the Working Classes Act, 1908, Housing Act, 1919, Housing (Additional Powers) Act, 1919, Housing Act, 1921, Housing Acts, 1923–1930.

2.—Beneficiaries.

The cheap dwellings constructed by the aid of public subsidies are intended to be occupied by the "working classes," but these classes are not defined.

3.—Authorities and Undertakings concerned in Building.

The bodies concerned in building are the local authorities (by direct labour or contract with private builders), private enterprise, and public utility societies under the supervision of the Ministry of Home Affairs.

4.—Financing by Public Authorities.

Local authorities may either build the houses themselves or make grants to private builders.

The Government lends money to the local authorities at comparatively low rates of interest to enable them to carry out their duties, and also makes grants or contributions to local authorities and private builders.

In 1930 the Government grant was £80 or £100 per house according to date of completion, and the local authority was empowered to contribute up to £40 per house.

D.—England and Wales, and Scotland

Statistics.

The following statistics relate only to England and Wales, and Scotland. Complete particulars for Northern Ireland are not available.

	Total since 1919	During 1930
Number of houses built with State assistance...	[1]1,111,462	[1]66,135
Estimated number of persons accommodated...	4,870,000	265,000
Amount of State subsidies paid...	£108,313,864	£13,516,829
Capital expenditure of local authorities in connection with housing	£486,300,000	£32,662,506

[1] In addition, 679,000 houses have been erected (mostly by private enterprise) without State assistance since 1919, including 130,000 in 1930.

INCOME AND EXPENDITURE OF HOUSING SERVICE FOR 1930

INCOME	£000's	EXPENDITURE	£000's
Central and local taxation...	[1]17,490	Total expenditure (including central departmental administration)	40,270
Rents, etc.	22,780		
Total	40,270	Total	40,270

[1] Including the direct State housing subsidies.

Note.—The expenditure excludes capital expenditure, but includes the annual charges (£29,178,000 in 1930) in respect of loans.

Local authorities have since 1919 advanced on loan to private persons or associations for the erection or acquisition of houses sums amounting to £75,116,937, including £5,616,098 in 1930. These advances normally involve no charge on public funds and the transactions in respect of the advances are not included in the financial statistics given above.

FIFTH PART

HOLIDAYS WITH PAY

A.—GREAT BRITAIN

Holidays with pay are granted in certain industries in virtue of national or district collective agreements or by custom.

1.—Holidays in virtue of Collective Agreements.

In virtue of national agreements, holidays with pay are granted to workers in the chemical, explosives, paint and varnish, cement, match, lead, flour milling, confectionery, printing and gas industries, in tramway undertakings, and certain categories of workers in other industries.

In virtue of agreements applicable in certain industries, certain categories of workers in the coal mining industry, and workers in certain branches of metal, textile, and food and drink industries, and in certain public utility services receive holidays with pay.

The period of continuous service which entitles to a holiday varies from six to twelve months.

The length of the holiday varies from three to twelve days a year.

Time workers generally receive their full weekly time rates of wages. Piece workers are generally paid on the basis of their average earnings during a certain period preceding the holiday.

2.—Holidays by Custom.

In accordance with custom, a large number of salaried clerks, shop assistants and other salaried workers are regularly granted holidays with pay.

In large and medium-sized shops the length of the holiday varies from three days to two weeks. It is usual to grant two weeks' holiday

to clerks and technicians. In the case of the supervisory staff, the holiday may be as long as two or even four weeks. Bank and insurance employees enjoy even longer holidays.

3.—Holidays required by Statute.

Under the provisions of the Shops Acts (Section 11 of the Shops Act, 1912, and Section 6 of the Shops (Hours of Closing) Act, 1928), shops at holiday resorts and sea fishing centres may, during the season, be kept open after the hour fixed for compulsory closing, but if the shop assistants are employed for extra hours, they must be given compensatory holidays with full pay.

B.—Northern Ireland

The conditions under which holidays with pay are granted in certain industries in Northern Ireland are similar to those in force in Great Britain. In some cases collective agreements between employers and employees govern the employment in both Great Britain and Northern Ireland.

Statistics as to the number of persons receiving holidays with pay and the amount of expenditure on holidays with pay are not collected in Northern Ireland.

HUNGARY

SUMMARY

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FIRST PART

STATISTICS OF POPULATION

(1920 census[1])

Total population 7,980,143

OCCUPIED POPULATION CLASSIFIED BY OCCUPATIONAL GROUPS AND INDUSTRIAL STATUS (OMITTING PART OF THE TERRITORY OF SZEGED)

Occupational group	Independent[2] (employers)	Salaried employees.	Foremen, workers, day labourers,[3] apprentices and personal (domestic) servants in agriculture and commerce	Members of family working at home	Total
Agriculture, forestry, fishing	557,278	5,897	989,220	574,293	2,126,688
Mines, quarries, salt-mines and blast furnaces	53	1,529	38,516	—	40,098
Industry	227,868	25,860	418,722	7,207	679,657
Transport and communications	7,456	24,525	84,984	642	117,607
Commerce, banks, insurance	75,148	47,608	54,712	6,268	183,736
Public services ...	122	32,523	25,735	—	58,380
Armed forces	—	9,499	78,640	—	88,139
Liberal professions[4] ...	16,757	71,656	20,938	—	109,351
Day labourers (unspecified)	—	—	50,118	—	50,118
Domestic service ...	—	—	155,892	—	155,892
Other occupations (house-porters, musicians, cinemas, etc.) ...	19,610	218	21,571	—	41,399
Total[5] ...	904,292	219,315	1,939,048	588,410	3,651,065

[1] The census was taken as at midnight on 31 December 1920, the operations being carried out between 1 and 10 January 1921 in the territory administered by Hungary and in November 1921 in the parts of the country evacuated in August 1921.

[2] Heads (owners) of undertakings and employers, including workers making up goods at home, itinerant craftsmen, employed home-workers, hawkers, etc.

[3] Including leading workmen, office boys, clerks, etc.

[4] Including judges, notaries, lawyers, etc.

[5] Excluding housewives, persons of independent means, owners of house property and other persons living on their capital, pensioners, students and pupils, persons in hospital or receiving relief on account of illness, persons in detention or placed in charitable institutions, beggars and itinerant gipsies, vagrants, prostitutes and brothel keepers. Unemployed persons are included in the statistics.

SECOND PART

SOCIAL INSURANCE

I.—Workmen's Compensation

A.—Workmen's Compensation in Industry and Commerce

1.—Legal Basis.

Compulsory insurance against industrial accidents and occupational diseases in industry and commerce is governed by Act No. XXI of 3 August 1927 and the Decree of 13 January 1928 containing the list of occupational diseases for which compensation may be claimed.

2.—Scope.

Insurance is compulsory, irrespective of sex, age or nationality for all employed persons, including apprentices and voluntary probationers, in industry, mines, quarries, building, transport and non-maritime navigation, as well as for domestic servants and home workers.

Agriculture, forestry, cattle-rearing, fishing and horticulture are not covered by the Act of 3 August 1927.

3.—Administration.

The insurance scheme is administered by the National Social Insurance Institution and its local branches—district funds and works funds.

The National Institution is managed by a general meeting, a governing body, a presidential board and compensation boards; insured persons and their employees are equally represented on the various bodies.

The district funds are also administered by joint bodies.

A works fund may be set up by any employer normally employing not less than 1,000 persons liable to insurance, provided that two-thirds of these persons agree. The cost of administering such a fund must be borne by the employer, who is also responsible for its financial stability.

4.—Financial Resources.

The resources required for benefits, working expenses and reserves are obtained from employers' contributions. The sums collected are divided into a general and a mining fund, the latter being for mines, iron and steel works and subsidiary undertakings, while the general fund covers all other undertakings and establishments.

The employer's contribution is proportionate to the risk coefficient of the type of undertaking and the wages of the insured persons. Any fraction of wages in excess of 3,600 pengö a year is ignored for the purpose of reckoning contributions.

Persons employing only domestic servants or normally employing fewer than five workers and not using power-driven machinery or steam boilers pay a flat rate of 0·08 pengö a week in respect of each insured person employed by them.

5.—Benefits.

The insurance covers the risk of accidents occurring to the employed person in the undertaking, or outside the undertaking if he is engaged in work on behalf of the undertaking or connected therewith or incidental to his position as an employed person. Occupational diseases resulting from lead or mercury poisoning or anthrax infection entitle the worker to compensation in the same way as for industrial accidents.

(*a*) *Benefits in kind.*

Victims of accidents are entitled, free of charge, to medical attention and drugs, including therapeutic and orthopædic appliances; during the first ten weeks after the accident the cost is borne by the sickness insurance scheme, which does not, however, provide costly therapeutic appliances.

(*b*) *Benefits in case of incapacity.*

1. A worker who is temporarily incapacitated receives from the sickness insurance fund a daily allowance of 60 per cent. of his basic wage for the first ten weeks of incapacity; from the eleventh week onwards an allowance equal to 75 per cent. of his wage is paid by the accident insurance scheme.

2. If a worker's earning capacity is permanently reduced by more than 10 per cent. he is entitled to an accident pension equal to two-thirds of the basic wage in the case of total incapacity or, in the case of partial incapacity, a proportionate fraction of that amount.

If an insured person is not only incapacitated but also requires the constant help of another, his pension may be increased, but may never exceed the amount of his basic wage.

(*c*) *Benefits in case of death.*

Pensions may be claimed by the widow, children, and, in some cases, other near relatives of the deceased.

1. The widow's (or invalid widower's) pension is 20 per cent. of the basic wage of the deceased. If the widow remarries, the pension is commuted for a sum equal to three times its annual value.

2. Every legitimate or legitimised child under 16 years of age is entitled to a pension equal to 15 per cent. of the deceased person's wage; if the child has lost both parents, the pension is 30 per cent. The pension continues to be paid after the 16th year if the child is unable to earn a living because of some physical or mental defect. It may be paid until the completion of the 24th year to enable the child to complete his studies or vocational training.

The widow's and orphan's pensions together may not exceed two-thirds of the annual wage.

3. When the widow's and orphan's pensions do not reach this maximum, parents or grandparents maintained by the deceased are entitled to the balance, but only up to a maximum of 20 per cent. of the basic wage.

In addition to the pension, a funeral allowance equal to 30 times the daily basic wage is paid on the death of the insured person.

6.—Statistics.

Number of insured persons in 1930 779,625

INCOME AND EXPENDITURE FOR 1930

General and Mining Branches

(in pengö)

INCOME		EXPENDITURE	
Employers' contributions	9,866,691	Daily benefits	716,477
Premiums (voluntary insurance)	816,516	Accident pensions ...	5,470,019
State subsidies	321,163	Survivors' pensions ...	1,274,775
Other subsidies	297,527	Other cash benefits ...	149,842
		Benefits in kind	632,213
		Administrative expenses ...	1,491,121
		Other expenses, including transfer to reserve fund	1,567,450
Total	11,301,897	Total	11,301,897

BALANCE SHEET AT 31 DECEMBER 1930

General Branch

(in pengö)

ASSETS		LIABILITIES	
Cash in hand	65,598	Special reserve fund ...	3,613,807
Postal current account ...	44,550	Reserves	2,278,979
Securities	144,060	Surplus contributions ...	363,301
House property	1,981,498	Creditors	22,813
Fittings and furniture ...	395,561	Advances in respect of contributions not yet deducted	5,730,749
Stocks of materials ...	61,514	Sum due to sickness insurance	3,404,696
Contributions due by employers	4,434,242		
Miscellaneous debts ...	17,164		
Transitional accounts ...	75,411		
Balance representing employers' obligations in respect of the distribution of expenditure during the year ...	8,194,747		
Total	15,414,345	Total	15,414,345

Mining Branch

ASSETS		LIABILITIES	
Cash in hand	6,992	Special reserve fund ...	1,299,125
Postal current account ...	8,669	Reserves	35,636
House property	190,524	Contributions to be refunded	4,410
Fittings and furniture ...	18,277	Creditors	90,614
Stocks of materials ...	3,064	Advances in respect of contributions not yet assessed	313,380
Contributions due by employers	38,781		
Miscellaneous debts ...	4,187		
Transitional accounts ...	12,657		
Sum due from sickness insurance	17,893		
Balance representing sums to be assessed on employers in respect of expenditure during the year	1,442,121		
Total	1,743,165	Total	1,743,165

B.—Workmen's Compensation in Agriculture

1.—Legal Basis.

Accident insurance in agriculture is governed by Act No. XVI of 1900, as amended by Acts Nos. XIV of 1902, VIII of 1912, XX of 1913 and II of 1922.

2.—Scope.

Insurance is compulsory for farm servants, workers in charge of agricultural machines, persons employed by forestry or irrigation undertakings administered by the Ministry of Agriculture and seasonal workers engaged for more than a month.

3.—Administration.

The insurance is administered by the National Agricultural Workers' Fund, managed by an executive comprising a chairman appointed by the Government, four representatives of foundation members, four delegates appointed by the competent Minister and four delegates of the local committees. A local committee, consisting of four representatives of the communal authorities, four representatives of the employers and four of the insured persons, exists in every commune with 50 or more insured persons.

4.—Financial Resources.

These are obtained from employers' contributions and State subsidies.

5.—Benefits.

The insurance covers accidents occurring in the course of employment and involving loss of earning capacity or death.

(*a*) *Benefits in kind.*

The victim of an accident is entitled to free medical attention and drugs.

(*b*) *Benefits in case of incapacity.*

1. In case of temporary incapacity, a daily allowance of 1·20 pengö is paid for not more than 70 days. Farm servants may not claim this allowance, but they are entitled to their full wage at the employer's expense for not more than 13 weeks.

2. When a loss of earning capacity of 25 per cent. or over persists beyond the first ten weeks after the accident, the victim is entitled to a pension, which in the case of total incapacity is equal to 288 pengö a year, reduced proportionately in the event of partial incapacity. Farm servants can claim the pension only after thirteen weeks have elapsed.

(*c*) *Benefits in case of death.*

The deceased's family receives a lump sum of 480 pengö. If the deceased leaves more than two children under the age of 14 years the allowance is increased by 120 pengö for the third and each subsequent child, up to a maximum of 960 pengö.

6.—Statistics.

Number of insured persons in 1930 689,062

INCOME AND EXPENDITURE FOR 1930[1]

(in pengö)

INCOME		EXPENDITURE	
Employers' contributions	440,643	Daily allowances	75,782
Premiums, chiefly for workers in charge of machinery	585,927	Accident pensions ...	245,840
		Benefits on death	45,677
		Other cash allowances ...	72,952
Interest on capital and other income	343,528[2]	Medical assistance and drugs	226,726
		Administrative expenses ...	77,337
Reserve of premiums collected during the preceding year	4,083,122	To reserve fund	4,708,906
Total	5,453,220	Total	5,453,220

BALANCE SHEET AT 31 DECEMBER 1930

(in pengö)

ASSETS		LIABILITIES	
Cash in hand	464	Endowments and donations	23
Cash in bank	1,428,048	Temporary receipts ...	895
Securities (movable property)	46,549	Premium reserve	4,708,906
House property	3,074,763		
Loans on mortgage ...	160,000		
Total	4,709,824	Total	4,709,824

[1] Including voluntary insurance, which is relatively insignificant.
[2] Including 120,235 pengö representing the State contribution.

II.—Sickness Insurance

1.—Legal Basis.

Compulsory sickness insurance is governed by Act No. XXI of 3 August 1927.

2.—Scope.

Insurance is compulsory for the persons employed in industrial and commercial undertakings and the domestic servants who are covered by the workmen's compensation legislation, with the exception of non-manual workers whose remuneration exceeds 300 pengö a month (3,600 pengö a year).

3.—Administration.

The insurance is administered by the National Social Insurance Institution and its local branches: the district funds, the works funds and the sickness insurance fund of the traders of Debrecen.

The National Institution is managed by bodies on which employers and insured persons are represented in equal numbers: the general meeting, the governing body, and the presidential board.

Apart from the National Institution, there are several special institutions providing sickness insurance for certain classes of employed persons: private employees in industry and commerce, persons employed by the State railways, private railways, the State postal

service, the Post Office Savings Bank, the State tobacco factories, inland navigation and mining undertakings.

4.—Financial Resources.

The resources are obtained from contributions, half being paid by the insured persons and half by their employers. The rates vary with different institutions; they are reckoned either in proportion to actual earnings or by a system of wage classes: in the former case the contribution may not exceed 7 per cent. of the actual remuneration, and in the latter, 6 per cent. of the average daily wage. In the case of domestic servants the maximum contribution is 3·5 per cent. of the daily remuneration or 3 per cent. of the average daily wage.

5.—Benefits.

The insurance covers the risks of sickness and maternity and pays funeral benefit.

Sickness.

Insured persons are entitled to the following benefits:

(*a*) Medical attendance and drugs, including therapeutic appliances, baths, mineral waters, etc., from the first day of illness for a period of not more than one year.

(*b*) A sickness allowance of 60 per cent. of the average daily wage, payable as from the fourth day of incapacity for not more than one year.

Full maintenance in hospital may be supplied in place of medical attendance and sickness allowance; in that case, the insured person's family is entitled to an allowance equal to half the sickness allowance.

(*c*) Medical attendance and drugs for the members of the insured person's family as from the first day of illness for not more than one year. The family includes: consort, children, grandchildren, brothers and sisters up to the age of 16 years and parents or grandparents over the age of 60 years. Children, grandchildren, brothers and sisters may claim benefits up to the age of 21 if they are not earning a living because they are continuing their education or vocational training.

Maternity.

In the event of childbirth, insured women may claim:

(*a*) The attendance of a doctor or midwife before, during and after confinement;

(*b*) A daily allowance, equal to the average daily wage, for the six weeks immediately preceding confinement;

(*c*) A daily confinement allowance, equal to the average daily wage, for six weeks after confinement;

(*d*) A nursing allowance of 0·60 pengö a day for the 12 weeks after the cessation of the confinement allowance, provided the mother nurses the child herself.

Maternity assistance is also granted to the wives of insured persons. It comprises the attendance of a doctor or midwife, a daily allowance

of 0·40 pengö for six weeks before and six weeks after confinement and a nursing allowance of 0·30 pengö a day for twelve weeks thereafter.

Death.

If an insured person dies, his family receives an allowance for funeral expenses equal to thirty times the average daily wage of the deceased.

6.—Statistics.

A.—*National Social Insurance Institution*

Average number of insured persons in 1930 720,977

INCOME AND EXPENDITURE FOR 1930

(in pengö)

INCOME		EXPENDITURE	
Contributions of insured persons and employers ...	46,161,388	Sickness benefits	17,001,294
Other receipts	5,018,438	Allowances to families of sick persons	966,561
Expenditure in excess of income	8,202,890	Confinement allowances ...	3,592,660
		Funeral benefits	639,473
		Transport of sick persons	351,098
		Hospital and sanatorium treatment	10,390,922
		Thermal treatment ...	82,561
		Drugs	5,321,048
		Medical fees	6,675,999
		Dispensary fees	1,462,849
		Campaign against social diseases	163,330
		Administrative expenses ...	8,039,088
		Other expenses	4,695,833
Total	59,382,716	Total	59,382,716

BALANCE SHEET AT 31 DECEMBER 1930

(in pengö)

ASSETS		LIABILITIES	
Cash in hand	490,696	Endowments and balances on settlements	20,180,600
Postal current account ...	567,487	Reserve fund	27,852,254
Bank current account ...	3,598,261	Surpluses of district funds at disposal of Institution	1,709,917
Deposits	379,483	Contributions to be refunded	679,151
Securities	51,488	Miscellaneous creditors ...	3,427,502
House property	19,232,552	Suspense accounts... ...	15,814
Fittings and furniture ...	3,142,757	Sums due to other branches of insurance	13,498,210
Stock of materials ...	435,959		
Contributions due from employers	24,370,585		
Miscellaneous debts ...	1,965,597		
Suspense accounts... ...	587,541		
Sums due from other branches of insurance ...	3,473,003		
Debit balance for year ...	9,068,039		
Total	67,363,448	Total	67,363,448

B.—*Special Institutions*

CONTRIBUTIONS AND EXPENDITURE FOR 1930

Insurance institutions	Average number of insured persons	Insured persons' and employers' contributions	Expenditure on benefits in cash and in kind	Administrative expenses
		pengö	pengö	pengö
Salaried employees in industry and commerce ...	53,521	6,973,349	6,260,443	758,181
State railways	97,689	6,446,209	6,312,836	— [1]
Private railways	13,389	969,207	918,565	— [1]
Post Office	28,141	1,892,797	1,533,042	— [1]
Post Office Savings Bank ...	1,861	144,717	149,482	— [1]
State tobacco factories ...	15,207	894,878	833,818	— [1]
Inland navigation	11,408	1,343,665	995,180	146,597
Mine workers	47,998	4,658,747	4,357,453	— [1]
Total	269,214	23,323,569	21,360,819	904,778

[1] Paid by the employer.

III.—Invalidity, Old-Age and Widows' and Orphans' Insurance

A.—SCHEME FOR PERSONS EMPLOYED IN INDUSTRY AND COMMERCE

1.—Legal Basis.

Compulsory invalidity, old-age and widows' and orphans' insurance for persons employed in industry and commerce is governed by Act No. XL of 28 July 1928.

2.—Scope.

Insurance is compulsory for all persons liable for sickness insurance —i.e. persons employed for remuneration in industrial or commercial undertakings or establishments and domestic servants. Salaried employees and non-manual workers paid by the month or the year are liable only if their remuneration does not exceed 500 pengö a month or 6,000 pengö a year.

Act No. XL of 1928 does not apply to persons employed in agriculture or similar occupations.

3.—Administration.

The insurance scheme is administered by the National Social Insurance Institution and its local branches : district and works funds. The scheme for salaried employees and non-manual workers is administered by a separate body—the Insurance Institution for Salaried Employees. The administrative bodies of both Institutions are managed jointly by insured persons and their employers, who are equally represented at the general meeting and on the governing body, presidential board, pension assessment board, pensions committee, financial supervision board and the committees of the district funds.

Works pension funds in existence on 1 January 1928 insure the staff of the undertaking in question provided that their rules have been

approved by the competent Minister. Approval is granted only if the undertaking has a capital of 2 million pengö or over and the fund has at least 100 members.

4. Financial Resources.

The financial resources are obtained from contributions paid in equal shares by the insured persons and their employers, together with State subsidies.

Contributions are fixed either by wage classes or in proportion to the actual wage. On the former basis the contribution may not exceed 3·5 per cent. of the average daily wage for each class in the case of workers or 4·3 per cent. in the case of salaried employees; on the latter basis the maximum is 4 per cent. of the actual wage for workers and 5 per cent. for employees.

The State pays a million pengö a year towards the administrative expenses of the invalidity, old-age and widows' and orphans' schemes of the National Social Insurance Institution and the Insurance Institution for Salaried Employees. From the year 1933–1934 onwards, the State will also pay a total annual contribution of 4 million pengö.

5.—Benefits.

Invalidity, old-age, widows' and orphans' pensions are paid, and in some cases lump sums to survivors; benefits in kind are also provided in the form of curative and preventive treatment.

(*a*) An *invalidity pension* is paid to an insured person who is permanently disabled to the extent of 66⅔ per cent. in the case of workers and 50 per cent. in the case of salaried employees, provided that they have paid contributions for a period of 200 weeks (100 weeks in the case of those who are blind). The pension is also paid to persons who, while not permanently incapacitated, have been invalids uninterruptedly for a year and have ceased to be entitled to sick benefit.

The pension consists of a basic amount of 120 pengö a year and a fraction equal to 24 per cent. of the contributions paid in the case of workers and to 19 per cent. in the case of salaried employees. An additional sum equal to 5 per cent. of the pension is paid in respect of each child maintained by the pensioner and under the age of 15, or in some cases 17 years (18 for salaried employees); the total supplements for children may not exceed 20 per cent. of the pension.

(*b*) An *old-age pension* is due at the age of 65 years if 400 weekly contributions have been paid (200 for the blind). The pension is reckoned in the same way as the invalidity pension.

(*c*) The *widow's pension* is equal to half the pension to which the deceased was or would have been entitled in the event of invalidity. The widow of a worker receives a pension at the age of 65 years or in the event of premature invalidity. The widow of a salaried employee receives a pension without any condition of age or invalidity. If the widow remarries her pension is commuted for a sum equal to three times its annual value.

(*d*) The *orphan's pension* is equal to 15 per cent. of the insured person's pension, or 30 per cent. if the child has lost both parents.

The pension is payable up to the age of 15 years in the case of a worker's orphan, or 18 years in the case of a salaried employee.

The widow and children are entitled to pensions only if the qualifying period of 200 contribution weeks had been completed. The total amount of their pensions may not exceed the pension to which the deceased was or would have been entitled in the event of invalidity.

The invalidity, old-age and widows' and orphans' insurance scheme is responsible for organising the necessary medical services to prevent invalidity amongst the insured population, to delay threatened invalidity and reduce temporary invalidity. For this purpose the insurance institution may set up and manage hospitals and similar establishments.

6.—Statistics.

National Social Insurance Institution

Average number of insured persons in 1930 ...	...	460,000
Contributions of insured persons and employers	...	20,514,315 pengö

Insurance Institution for Salaried Employees

Average number of insured persons in 1930 ...	...	54,180
Contributions of insured persons and employers	...	6,375,230 pengö

BALANCE SHEET OF THE NATIONAL SOCIAL INSURANCE INSTITUTION AT 31 DECEMBER 1930

(in pengö)

ASSETS		LIABILITIES	
Cash in hand	109,206	Actuarial reserves ...	29,014,500
Postal current account ...	99,218	Reserve fund	13,226,176
Bank current account ...	855,278	Contributions still to be paid to Insurance Institution for Salaried Employees	910,360
House property	7,521,429		
Fittings and furniture ...	261,563		
Stock of materials ...	68,479		
Contributions due from employers	14,098,657	Surplus collected from employers under the Insurance Institution for Salaried Employees ...	22,829
Miscellaneous debts ...	30,836	Miscellaneous creditors ...	1,565,022
Sum due by State under Act No. XXVII of 1930	14,096,239	Sum owing to miners' invalidity, old-age, etc., scheme	5,672,839
Suspense accounts ...	69,239		
Sum due from sickness insurance scheme	13,201,582		
Total	50,411,726	Total	50,411,726

B.—SPECIAL SCHEME FOR MINERS

1.—Legal Basis.

Compulsory invalidity, old-age and widows' and orphans' insurance for miners is governed by Act No. XXXIV of 18 November 1925 and the Orders of 23 December 1926, 5 and 19 February 1927, 17 December 1928 and 12 February 1929.

2.—Scope.

Insurance is compulsory, irrespective of sex, age or nationality, for all workers employed in mining and metal undertakings or sub-

sidiary plant covered by the Mining Act. Salaried employees, foremen and supervisors paid by the month or the year are liable to insurance only if their remuneration does not exceed 500 pengö a month or 6,000 pengö a year.

3.—Administration.

The insurance scheme is administered by the mining section of the National Social Insurance Institution. Two mutual aid funds (Diósgyör, Komló) are also authorised to insure miners.

4.—Financial Resources.

The resources of the scheme comprise contributions paid in equal fractions by the insured persons and their employers, and State subsidies.

Contributions are fixed by wage classes, the rate being fixed annually by the competent Minister. In 1930 it was 5·25 per cent. of the basic wage for each class in the case of workers and 6·25 per cent. for salaried employees. The worker's weekly contribution was between 0·30 and 3·38 pengö, the employee's between 0·66 and 7·88 pengö.

The State contributes towards the administrative expenses of the scheme; in 1930 its contribution was 41,900 pengö.

5.—Benefits.

The scheme provides for invalidity, old-age, widows' and orphans' pensions, and, in certain cases, lump-sum payments to survivors.

The insured person must complete a qualifying period of 10 years' mining work before he or his dependants are entitled to a pension.

(*a*) The *old-age pension* falls due at the age of 65, or 60 years after 40 years of mining work or 25 years underground. The pension is equal to 20 per cent. of the basic amount (varying for each wage class) with an additional 2 per cent. for every contribution year beyond the tenth, up to a maximum of 80 per cent. of the basic amount.

(*b*) The *invalidity pension* is paid when there is a loss of occupational earning capacity of 50 per cent.; it is reckoned in the same way as the old-age pension.

(*c*) The *widow's pension*, payable without any condition of age or invalidity, is equal to half the pension to which the deceased was or would have been entitled in the event of invalidity.

(*d*) The *orphan's pension* is 15 per cent. of the deceased's pension when the child has lost one parent, 50 per cent. if it has lost both parents. This pension continues until the age of 16 years, or 24 years if the child is still studying. Children who cannot earn a living because of infirmity continue to draw the pension so long as this condition lasts.

Widows' and orphans' pensions may not exceed the total pension of the deceased.

If death occurs before completion of the qualifying period, the survivors receive a lump sum equal to one annual instalment of the deceased's pension.

6.—Statistics.

Average number of insured persons in 1930 41,755

INCOME AND EXPENDITURE IN 1930

(in pengö)

INCOME		EXPENDITURE	
Contributions	4,256,491	Pensions to insured persons	1,913,855
State subsidy	41,900	Survivors' pensions ...	812,069
Other income	57,178	Other cash benefits ...	25,879
		Benefits in kind	416
		Administrative expenses ...	194,494
		Other expenses, including sum paid to reserve fund	1,408,856
Total	4,355,569	Total	4,355,569

BALANCE SHEET AT 31 DECEMBER 1930

(in pengö)

ASSETS		LIABILITIES	
Cash in hand	2,466	Actuarial reserves ...	6,164,712
Postal current account ...	214,185	Various reserves	192,574
Bank current account ...	287,976	Surplus contributions ...	423
Deposits	9,247	Balance to be paid to reserve fund in accordance with sec. 45 of Order No. 4400 of 1926...	1,073,172
Securities	406,702		
House property	14,500		
Contributions due from employers	538,651		
Miscellaneous debts ...	18,903		
Sums due from :			
(*a*) sickness insurance ...	265,412		
(*b*) invalidity, old-age, etc., insurance ...	5,672,839		
Total	7,430,881	Total	7,430,881

THIRD PART

SOCIAL ASSISTANCE

1.—Legal Basis.

In 1930 the work of social assistance was governed chiefly by Act No. XXII of 1886, applying to communes and autonomous towns, and Decrees No. 1422 of 1889 concerning the refund of relief expenditure by the commune of origin and No. 51000 of the same year laying down rules for public relief, both of these being amended and supplemented by Decree No. 72100 of 1926.

The following legislation was also in force :

With regard to free medical assistance, Acts Nos. XIV of 1876 concerning the health service, XXI of 1898 concerning hospital expenses, XXXVIII of 1908 amending the Act of 1876, and Decree No. 5180 of 1926 concerning hospital expenses;

with regard to maternity and child welfare, Decree No. 38088 of 1917;

with regard to the welfare of school children, Acts Nos. VIII and XXI of 1901 and Decrees Nos. 1 of 1903 and 2000 of 1925.

2.—Beneficiaries and Administration.

(*a*) *Poor Relief.*

Persons unable to maintain themselves may apply for public relief, which is payable, in the first instance, by the communes, the right to relief being dependent on place of origin. The communes are obliged, however, to help all poor persons in their area, subject to the possibility of claiming a refund from the commune of origin of the assisted person.

The obligation of the communes to grant relief is merely subsidiary. The Act of 1886 specifies that if the assistance of charitable institutions and gifts from private persons do not suffice for the maintenance of the poor in any commune, then the commune, within the limits of local circumstances, must provide for natives of the commune who could not otherwise provide for their own needs.

The assistance consists in the offer of employment, relief in cash and in kind, admission to a home, etc. The extent and methods of assistance depend on local conditions. The communes grant such relief and attention as are required to satisfy essential human needs. The regulations on the subject in Budapest and other towns guarantee a higher level of assistance.

A number of communes within the same county may unite for the purposes of public assistance, or the county may itself decide to initiate a single relief fund for all the communes. Each commune keeps a register of persons in receipt of relief so as to determine the probable cost and the sums required by the relief fund.

(*b*) *Assistance for the aged and infirm.*

Aged and infirm persons or invalids who are destitute but do not require hospital treatment are assisted directly by their commune of origin in accordance with Act No. XXI of 1898 and Order No. 5100 of 1926.

(*c*) *Medical assistance.*

Medical assistance for persons who have not sufficient resources is provided either by the State or by the communes.

Sick persons in necessitous circumstances are attended by the medical officers of the commune or district. They are treated either at home or in hospital or in the travelling surgeries of State, county or municipal hospitals or in tuberculosis or venereal diseases dispensaries.

Every town or commune with 5,000 inhabitants or over must employ a medical officer; smaller communes are grouped into districts for this purpose.

(*d*) *Maternity assistance.*

Women in necessitous circumstances can obtain the services of the communal midwife. Every town or commune must have a certificated midwife; one may be engaged jointly by two communes

not more than two kilometres apart with a joint population not exceeding 1,600.

A great part of the welfare work is entrusted by the State to the National Stephana Federation, which advises and helps women before and after childbirth. The registries of births have to inform the Federation of every birth, and a welfare worker is then sent to enquire into the mother's circumstances, give assistance in cash and in kind, etc.

(*e*) *Child Welfare.*

Children with no near relatives able to maintain them or children living in an atmosphere detrimental to their morals must be placed in State homes, where they remain until the age of 15, or in exceptional cases 18 years.

Foundlings not admitted to State homes are sent to families for maintenance and training.

3.—Financial Resources and Statistics.

(*a*) *Poor Relief.*

In principle it is the commune of origin that is responsible for providing relief. When the cost exceeds its means it may apply to the county or, in the last resort, to the State. Each commune must include in its estimates a sufficient sum to cover the cost of relief and the maintenance of a relief fund.

The resources of the fund comprise the income from fines and similar receipts and the yield of special taxes for the purpose.

Act No. XV of 1883 concerning county finance made provision for a tax of 3 per cent. in addition to that levied directly by the State. The same Act authorised the counties to levy an additional tax of 2 per cent., also for relief purposes. Under other Acts, half the yield of certain fines and of the sale of confiscated goods or lost property goes to the communal relief fund. In addition, entertainment tax and certain other dues are devoted to poor relief. Towns and communes of over 5,000 inhabitants were empowered by Decree No. 5600 of 1930 to levy a single, non-recurrent emergency relief tax equal to 8 per cent. of the taxes on income and on companies.

(*b*) *Assistance for the aged and infirm.*

This is provided by the commune of origin.

(*c*) *Medical assistance.*

In 1930 the cost of medical assistance and drugs was borne by the communes, the counties and the State.

The sums refunded to hospitals for care and maintenance of necessitous patients amounted to about 14 million pengö; they were met out of the special hospital and infant welfare tax, out of which the State also used 1,249,000 pengö in 1930–1931, to meet the cost of drugs. During the same financial year State subsidies of 372,000 pengö were paid to public dispensaries.

(*d*) *Maternity assistance.*

The National Stephana Federation, which is responsible for this work, had 169 relief centres, 217 assistance establishments, 36 milk distributing centres, 8 refuges, 16 crèches, 11 homes, 2 children's hospitals, etc., in 1930. During that year it received State subsidies to the amount of 1,200,000 pengö, while the communes contributed 1,455,000 pengö.

(*e*) *Child welfare.*

The State has 9 children's homes. In 1930, State assistance was given to 33,000 children, the expenditure for the financial year 1930–1931 being 8,335,000 pengö.

FOURTH PART

HOUSING

1.—Legal Basis.

In 1930 the provision of cheap houses was regulated chiefly by Order No. 138,035 of 1923 concerning redeemable loans for cheap houses. Tax exemption was still accorded under Order No. 29 of 1929. Instructions issued on 26 September 1930 altered the conditions for granting loans.

In villages, building is encouraged in accordance with the rules of the National Co-operative Society for Small Village Dwellings, founded with State assistance in 1925.

2.—Beneficiaries.

State assistance in the form of loans at low rates of interest may be obtained by persons of any social grade whose means are not sufficient for them to procure a reasonable family dwelling.

The Co-operative Society for Village Dwellings helps persons who have been granted building land by the National Agrarian Reform Board, assistance being granted in the following order: to disabled ex-soldiers, their widows and orphans, if they possess less than 3 "arpents" of land; to agricultural workers whose land is just sufficient for a house and who have one or more children to maintain; to other persons granted building land (smallholders, craftsmen and industrial workers), provided they have one or more children to maintain.

3.—Authorities and Undertakings concerned in Building.

The State does not directly participate in the work of building, but it supports that work through its Permanent Building Commission (attached, in 1930, to the Ministry of Labour and Social Welfare).

The towns and communes have done little building, but many of them have provided cheap building land.

The Public Works Council in Budapest has, since 1920, made certain concessions in connection with the provision of cheap houses (sanctioning rooms with lower ceilings in one and two-storey houses, thinner walls, etc.).

The Co-operative Society for Village Dwellings does not grant cash credits, but it supplies building materials. The Society issues vouchers with which beneficiaries can obtain the necessary materials from any source they choose. The Society also has its own stock of materials and enters into contracts with wholesale agents, who must observe fixed prices and standards of quality. The credit granted to builders is so calculated that the building can be made to conform to the regulations in force and the work can be carried out largely by the future owner and his family. The amount advanced to one person may not exceed 1,500 pengö, which must be repaid in 40 six-monthly instalments at 4 per cent.

4.—Financing by Public Authorities.

State assistance in 1930 took three different forms:

1. The system, in force since 1923, of loans which must be repaid within 10 years at interest 1 per cent. above the National Bank rate.

2. Another type of loan, introduced in 1926, repayable over 16 years at 8 per cent.

3. Loans repayable over 20 years, 90 per cent. of the nominal sum being paid out, and 20 annual instalments of 9·6 per cent. of that sum being refunded.

Buildings constructed with the aid of State loans are exempt from taxation for 30 years.

The Co-operative Society for Village Dwellings received financial assistance from the State, which subscribed to its shares, until 1929. In 1930 the State assisted it by guaranteeing, out of the dividend on its shares, the interest on a loan floated by the Society. The Society is also exempt from taxes and duties.

5.—Statistics.

The amount of the loans granted by the State in 1930 and repayable over periods of 10 or 20 years are 1,462,000 and 4,929,000 pengö respectively.

The number of houses built in 1930 with the aid of these loans is 743, with 838 dwellings, of which 128 have one room, 338 two, 253 three, and 119 more than three rooms.

Up to 1930 the State had paid 36 million pengö to the Co-operative Society for Village Dwellings in the form of its holding of shares; in 1930 it guaranteed the interest on a loan of 4 millions.

Up to the end of 1929 the Society supplied credits of a total amount of 36 million pengö to 26,290 holders of building land. In 1930 it issued vouchers for materials to the value of 7,698,000 pengö to 5,371 persons.

On 31 December 1930 the capital of the Society amounted to 35·7 million pengö, 33·4 million being shares and 2·3 million reserves.

FIFTH PART

FAMILY ALLOWANCES

1.—Nature of the Regulations.

There is no general legislation on the subject. Family allowances based on collective agreements or works regulations are rarely met with on a large scale except in mining and banking undertakings.

2.—Conditions for and Amount of Allowances.

Mining Undertakings

Most mining undertakings pay allowances for children under 14 years of age.

In 1930, allowances were paid to 11 engineers (3·81 per cent. of the total number), 299 subordinate employees (19·49 per cent.), and 18,953 workers (58·58 per cent.). The expenditure was 667,671 pengö, which was equal to 0·39 per cent. of the total wages of subordinate employees and 1·46 per cent. of the wages of workers. The average amount expended in 1930 was 332·21 pengö for each engineer, 63·60 for each subordinate employee and 43·03 for each worker.

Banking Undertakings

It is customary for married employees to draw higher salaries—perhaps 10 per cent. above the level for unmarried men, the difference consisting either in a salary increment or in a housing allowance.

In certain banks allowances for children are paid, the amounts varying with the grade of the father in the service and the number of children to be maintained.

SIXTH PART

HOLIDAYS WITH PAY

1.—Nature of the Regulations.

There is no general legislation on holidays with pay, but in quite a number of industries and a few branches of trade the question is dealt with in collective agreements or works regulations.

2.—Application in 1930.

Textile Industry

A week's holiday with pay is granted to masters after two years' steady employment with the same firm, and to under-masters after five years. During their holiday they are paid a quarter of their wages for the last four weeks—in practice, a week's wages.

Printing

Printers who have been for 8 years with the same firm, or lithographic and chemigraphic printers after 2 to 11 years' service are given an annual holiday of from 3 to 12 days; bookbinders get from 2 to 12 days after from 1 to 9 years' service. Full wages are paid.

The undertakings granting holidays with pay in 1930 employed 5,655 printers, 322 lithographic printers, 50 chemigraphic printers and 1,570 bookbinders in all.

Mining Undertakings

Holidays with pay are generally granted. After 2 years' service without a break and with perfect conduct, workers receive a holiday of from 4 to 8 days and junior salaried employees from 8 to 15 days.

In 1930, holidays with pay were granted to all engineers, to 246 subordinate employees (16·04 per cent. of the total), and to 13,007 workers (40·20 per cent.). The expenditure involved was 418,929 pengö, of which 29,209 went to subordinate employees (0·45 per cent. of the salaries of that group) and 389,720 to workers (0·88 per cent.). The average cost was 90·28 pengö per salaried employee and 29·96 per worker.

Banks

Employees are given a holiday varying from 1 to 6 weeks, according to length of service, after two years' service. In a number of banks, however, the maximum is 4 weeks. Full salary is paid.

INDIA

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FIRST PART

STATISTICS OF POPULATION

CENSUS OF 1931

OCCUPIED POPULATION, CLASSIFIED BY OCCUPATIONAL GROUPS

Occupational group	Earners		Working dependants	
	Males	Females	Males	Females
1. Exploitation of animals and vegetation (agriculture, forestry, fishing and hunting) ...	66,375,132	17,845,286	5,646,053	10,170,577
2. Exploitation of minerals	247,716	76,426	11,867	9,991
3. Industry	10,289,607	3,263,788	507,920	1,290,638
4. Transport	1,991,686	171,184	107,512	71,024
5. Trade	5,503,263	1,726,817	282,353	401,164
6. Public force	820,153	3,762	14,300	3,259
7. Public administration	932,017	25,734	30,724	6,809
8. Professions and liberal arts	1,798,218	270,312	188,042	53,569
9. Domestic service ...	1,805,006	880,359	289,481	7,883,408[1]
10. Insufficiently described occupations ...	4,387,728	2,414,159	211,510	805,268
	94,150,526	26,677,827	7,289,762	20,695,707

Total occupied population ... ... 148,813,822[2]
Total population 352,837,778

[1] The majority of the comparatively large number of "domestic service" female working dependants are really housewives.
[2] Excludes 3,116 earners (2,521 males and 595 females) whose occupations were not returned. Also excludes persons living principally on their own income (including pensioners), inmates of jails, asylums, etc., beggars, etc., procurers and prostitutes and other unoccupied persons; but includes married women occupied in domestic service or as housewives.

SECOND PART

SOCIAL INSURANCE

Workmen's Compensation

1.—Legal Basis.

Employers in certain industries were made liable to pay compensation for industrial accidents by the Workmen's Compensation Act, 1923, which was amended in 1924, 1925, 1926 and 1929. It applies only to British India.

Besides the Workmen's Compensation Act, 1923, there is the Mysore Government's Workmen's Compensation Regulation, No. XIV of 1928, which is applicable within the state of Mysore. It provides for compensation on the same scale and on the same terms as the Workmen's Compensation Act, 1923, in British India.

2.—Scope.

The principal industries within the scope of the Act are factory industries, mining, railways, navigation, loading and unloading of ships, shipbuilding, and building, where the scale of the operations attains a certain minimum.

All persons employed in these industries are protected by the Act save those employed casually, otherwise than for the purposes of their employer's trade or business. Non-manual workers whose remuneration exceeds 300 rupees a month are excluded.

3.—Administration.

Insurance is optional. The Act does not contain any provisions as to the institutions with which the employer may insure his risk.

The Act is administered by special commissioners appointed by the provincial governments.

4.—Financial Resources.

Compensation is payable entirely by the employers.

5.—Benefits.

Compensation is payable by the employer when personal injury is caused to a workman by accident arising out of and in the course of his employment, unless the accident is due to certain kinds of misconduct. Certain enumerated occupational diseases (anthrax and lead, phosphorus and mercury poisoning), as well as those solely and directly attributable to accidents, are assimilated to injuries by accident.

The basic wage on which compensation is calculated is subject to a maximum limit of 83⅓ rupees a month and to a minimum limit of 8 rupees a month.

(*a*) *Benefits in case of incapacity :*

No medical aid is provided for under the Act.

No compensation is payable in respect of the first ten days of incapacity.

1. In case of temporary incapacity, compensation is payable half-monthly at the following rate :

(1) to an adult at 30 rupees a month or 50 per cent. of the basic wage, whichever is less ; and

(2) to a minor at two-thirds of the basic wage and, after attaining the age of 15 years, at full basic wage, but not exceeding in any case 30 rupees a month.

If the temporary incapacity is partial, compensation cannot exceed such an amount as, together with the workman's earnings after the accident, would be equal to his earnings before the accident. Compensation for temporary incapacity is payable during such incapacity subject to a maximum period of five years.

2. In case of permanent incapacity, compensation is payable in the form of a lump sum, from which payments during temporary incapacity are deducted. Where the incapacity is total, the lump sum is equal in the case of an adult to 42 months' wages or Rs. 3,500/–,

whichever is less and in the case of a minor to 84 months' wages or Rs. 3,500/–, whichever is less. Where the incapacity is partial, the lump sum is a smaller amount proportional to the loss of earning capacity.

3. In the case of death, compensation is payable in the form of a lump sum and is equal, in the case of an adult, to 30 months' wages or Rs. 2,500, whichever is less, and in the case of a minor to Rs. 200/–.

6.—Statistics.

It is estimated that the number of persons engaged in occupations covered by the Act in 1930 was about 4,000,000.

In 1930 the total number of compensable accidents occurring in those branches of industry for which statistics were collected, *viz.*, factories, mines, railways, tramways and port trusts was 23,574, and the total amount of compensation paid was Rs. 12,46,764.

No statistics of the Mysore legislation in 1930 are available.

THIRD PART

SOCIAL ASSISTANCE

I.—Famine Relief

1.—Legal Basis.

The system of relief is embodied in the various Provincial Famine Codes.

2.—Beneficiaries and Benefits.

The conditions of labour on test works are quite strict, the purpose of these works being not to relieve distress but to test its presence. When as a result of observation and test, relief works are opened, no restriction on admission to such works is placed in " famine " districts, but in " scarcity " districts admission is limited to those who have obtained an admission order from the village headman or some other authority appointed for the purpose; this order, however, is granted freely to all except those who have not reached the end of their resources. Some relief is also granted to the dependants who on account of age or for some other reason cannot be employed on relief works, by providing them with light duties, such as cleaning the camp, etc. The workers are divided into batches of about 50 each according to the work on which they are to be engaged and their capacity for work. In addition, gratuitous relief may be distributed to the following classes of persons:

(*a*) idiots and lunatics;
(*b*) cripples;
(*c*) blind persons;
(*d*) all persons who, from age or physical infirmity, are incapable of earning their living;
(*e*) all persons whose attendance on the sick or on infant children in their own homes is absolutely necessary;

(*f*) women of respectable birth who are debarred by national custom from appearing in public and are unable to provide themselves with sufficient food;

(*g*) men of respectable birth who are unable to earn a livelihood and are in danger of starvation.

3.—Administration.

Standing preparations on a large scale are made in ordinary times. Government is kept constantly informed of meteorological conditions and of the fluctuations in the prospects of crops and in prices. Reserves of tools and plant are kept in every district. Should a failure of rains lead to general restlessness, prompt preparations for action are made. As the uneasiness intensifies, villages are inspected and if necessary test works are opened in suitable centres. The condition of those who seek employment is strictly watched, and if this indicates real distress, the next stage is the declaration of " famine " or " scarcity " in the district concerned—the latter term showing a milder form of distress. At this stage relief works are opened, the village inspecting staff is increased, and the distribution of gratuitous relief to those who cannot come to the works is commenced.

Test works are usually earthworks or other similar works employing unskilled labour. Ordinary works in progress under the district board may be utilised as test works. Relief works which are opened after the test stage and for which irrigation works are preferred are usually run by the Public Works Department.

Village kitchens are started for supplying children with cooked food. " Poor houses " are also sometimes established for housing and feeding destitute paupers who are unfit for work and stand in need of relief owing to the contraction of private charity.

4.—Financial Resources.

The charges for relief operations are mainly borne by Government. Private charity is also utilised if available for supplementing Government relief, by providing small comforts, by helping orphans, and by relieving the respectable poor in such ways as may be acceptable to them.

5.—Statistics.

During 1930 scarcity conditions prevailed in certain districts of the United Provinces, the Punjab and the Central Provinces. Relief works were closed on 2 August in the United Provinces, on 5 November in the Punjab and on 29 October in the Central Provinces. The largest numbers employed on test or relief works at any one time were 7,192 in the United Provinces, 13,887 in the Central Provinces, and 72,366 in the Punjab. Financial statements showing the expenditure on famine relief in each province are not readily available.

II.—Medical Assistance

Free medical treatment is provided for poor people in Government and other hospitals throughout India. In 1930 there were about

6,348 such hospitals containing 67,000 beds in British India. These included 4,809 Government Local Fund and private aided hospitals and 668 private non-aided hospitals.

Over 67,000,000 people were treated in those hospitals in 1930.

The total expenditure on the hospitals amounted to about Rs. 4,06,32,072.

In addition various organisations such as the Red Cross Society, the St. John Ambulance Association and the Indian Council of the Empire Leprosy Relief Association helped in providing medical relief to those in need of it.

III.—Maternity Assistance

A.—Maternity Benefit Paid by Employers

1.—Legal Basis.

Employers are obliged to pay maternity benefits in virtue of the Bombay Maternity Benefit Act, 1929, and the Central Provinces Maternity Benefit Act, 1930.

2.—Beneficiaries.

The legislation is operative in the principal cities of the Bombay Presidency and throughout the Central Provinces.

The beneficiaries are women who are employed in factories where not less than 20 persons are employed and mechanical or electrical power is used or where not less than 10 persons are employed and which have been declared by the local Government to be factories.

The woman must have been employed in the factory of the employer from whom she claims benefit for six months in Bombay, and nine months in the Central Provinces, before claiming maternity benefit.

3.—Administration.

The Acts are administered by the factory inspection services of the respective provinces.

4.—Financial Resources.

The whole cost of maternity benefits is borne by the employer.

5.—Benefits.

The Acts cover the risk of incapacity for work before, during and after confinement.

Benefit is payable for a maximum period of 7 weeks in Bombay and 8 weeks in the Central Provinces, of which 4 weeks are after confinement, and the remaining 3 or 4 weeks before confinement.

The rate of benefit is 8 annas a day in the Bombay Presidency. In the Central Provinces the rate is the woman's average daily earnings or 8 annas a day, whichever is less.

6.—Statistics.

Benefits were granted in 1930 under the Bombay Act only. Under that Act, benefits first became payable on 1 January 1930.

In the six months 1 January to 30 June 1930, 1,684, out of a total number of 53,309 women covered by the Act, received benefits.

B.—Other Maternity Assistance

Free maternity assistance is generally provided in the larger Government and other hospitals. In addition there are several organisations which are devoting themselves to the training of *dais*, midwives and health visitors. The Indian Red Cross Society has formed a Maternity and Child Welfare Bureau with which have been incorporated the Victoria Memorial Scholarships Fund, and the Lady Chelmsford All-India League for Maternity and Child Welfare. It spent Rs. 2,10,915 during 1930 on its child welfare activities.

In the coal industry, welfare work for women and children has been started in the Bihar coal fields. In the cotton mills the provision of creches is the most popular form of welfare activity.

Provincial Governments are alive to the desirability of establishing maternity and child welfare centres. In the United Provinces nearly all district headquarters have got such centres, but extension of the scheme to rural areas has been hampered by financial stringency. In the Madras Presidency there were 110 welfare centres at work during 1930—57 in rural areas and 53 in municipalities. In the Central Provinces the most important function of such centres is the training of local *dais*, and a rural creche system has been introduced as an experimental measure. In the Bombay Presidency welfare work is frequently combined with general hygiene and the conducting of maternity homes. In the Punjab 35 centres were at work—13 in rural and 22 in urban areas. In the small province of Delhi there are 24 welfare centres.

IV.—Assistance for Blind Children

The Government have opened eye-clinics in many large hospitals for the treatment of eye diseases, and medical inspection of school children is carried out as far as possible. There are also several non-official associations for the blind which work for their relief. Schools for the education of the blind exist in different parts of India, largely provided by private enterprise. Various crafts such as basket-making, rush-mat weaving, etc., are taught in addition to general education of an elementary character. Government grants are usually made towards the maintenance of these schools, provided they reach a reasonable standard of efficiency. An association known as the All-India Blind Relief Association was founded in Bombay in 1919, its main objects being propaganda with a view to giving information as to the nature of eye-diseases and necessary precautions, the establishment of dispensaries and the training of workers. The field workers of the Association are trained by medical officers and are sent out into the villages, especially for detection of infantile ophthalmia and

treatment of simpler cases of conjunctivitis. The Association depends for its success on the personnel of its field workers and on the supervision exercised by the superior medical staff. A similar association has been formed in the Madras Presidency and maintains a Central Institute known as the Victory Memorial Blind School which is intended to provide elementary education, technical training and workshops.

V.—Shipowners' Liability towards Sick or Injured Seamen

1.—Legal Basis.

Apart from his responsibility under the Workmen's Compensation Act, 1923, a shipowner has certain liabilities towards sick or injured seamen under the Indian Merchant Shipping Act, 1923.

2.—Scope.

The provisions relating to shipowners' liability operate for the protection of masters, seamen and apprentices, irrespective of nationality, serving on board British seagoing ships registered in British India, while such ships are in British Indian waters; the corresponding provisions of the Merchant Shipping Acts of Great Britain apply while such ships are outside British India.

3.—Benefits.

The liability of the shipowner arises if a seaman (including master and apprentice) receives any hurt or injury (including illness) in the service of the ship, even where the hurt or injury is due to the seaman's fault.

(*a*) If the seaman remains on board or is disembarked in British India at the port at which he was shipped or some other port agreed upon, the shipowner is liable to defray the expenses of the seaman's wages, maintenance and medical aid while on board.

(*b*) If the seaman is disembarked in British India at a port other than that at which he was shipped or at some other port not agreed upon, the shipowner is liable to defray the expenses of the seaman's wages, maintenance and medical aid while on board, the expenses of his maintenance and medical aid from the time when he leaves the ship until he is brought back to the port at which he was shipped or some other port agreed upon, and the expenses of his conveyance back to such port.

(*c*) If death supervenes as the result of hurt or injury (including illness) received in the service of the ship, the shipowner is liable for the expenses of burial.

4.—Statistics.

Number of seamen who received benefits at the expense of shipowners in 1930: 495.

Total cost to shipowners of benefits to seamen in 1930: Rs. 37,937/–.

FOURTH PART

HOLIDAYS WITH PAY

1.—Regulations obtaining on Railways and in Government Factories.

(*a*) *Railways.*

Leave with pay on liberal terms is granted to all grades of employees. Subordinate employees are ordinarily permitted to take leave with pay up to a limit of one-fifteenth of the service completed by them, that is between three and four weeks per year. Inferior employees (i.e., those whose maximum pay does not exceed Rs. 30/– a month) with three years' service to their credit are ordinarily allowed ten days' leave with pay in a calendar year; with more than ten and less than twenty years' service, fifteen days; and over twenty years' service, twenty days. The daily rated staff are given leave on the same scale as the inferior employees. In addition to these scales of leave, employees in workshops also get the benefit of gazetted holidays which vary in different parts of India from 15 to 20 days in a calendar year.

(*b*) *Telegraph workshop.*

Daily workmen and piece-workers may be granted average pay for 16 non-working days (gazetted holidays) in each year, provided that on the day immediately preceding each day for which concession is claimed they were employed continuously for 12 calendar months (i.e., employed for not less than 90 per cent. of the normal working hours during the twelve calendar months, regard being had to absence from sickness).

Piece-workers make their own arrangements for giving holiday pay to such assistants, if any, as they may employ.

(*c*) *Printing presses.*

In the presses controlled by the Government of India the employees are allowed Sundays and other public holidays as far as possible and are in addition allowed leave with pay the extent of which varies from 16 days to one month in a year. They are also granted leave with pay in case of sickness.

Information regarding presses controlled by the provincial Governments is not available.

(*d*) *Mints.*

Casual leave with pay to the extent of 15 days in a year is granted to the daily paid men employed at the mints who have put in over two years' approved service. Leave with allowance is also granted for a period not exceeding 6 weeks to workmen absent owing to injury received on duty. The pay drawn during such leave is, however, set off against any compensation that may be awarded under the Workmen's Compensation Act. Leave with pay for a period not exceeding 30 days is also granted in cases of enforced absence due to the presence of infectious disease in the family or household.

No remuneration is allowed on Sundays or other authorised holidays except on the King Emperor's birthday.

(*e*) *Security printing* (*including the Currency Note Press and the Central Stamp Store*) :

Workmen employed on daily rates of pay are granted full pay only on two Government holidays, viz., King's birthday and the Proclamation Day, provided that they were present on the days preceding and following the holiday. No other holidays with pay are granted.

2.—Statistics.

SCOPE, BENEFICIARIES AND COST IN 1930

	Number of persons employed in undertakings granting holidays with pay	Number of workers who received holidays with pay	Amount of expenditure for holidays with pay
			Rs.
Railways	781,130	(*a*)	(*a*)
Telegraph Workshop, Calcutta	1,150 (*b*)	262 (*c*)	4,096 (*c*)
Government of India Presses	2,300	(*a*)	(*a*)
Security Printing	901	835	1,720

(*a*) Information not available.
(*b*) Represents the number employed per mensem and includes 679 piece-workers, who made their own arrangements for giving holiday pay to their substitutes.
(*c*) For daily workers.

IRISH FREE STATE

SUMMARY

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FIRST PART

STATISTICS OF POPULATION

CENSUS OF 18 APRIL 1926. OCCUPIED POPULATION (12 YEARS OF AGE OR OVER) CLASSIFIED BY OCCUPATIONAL GROUPS AND INDUSTRIAL STATUS

Occupational groups	Employers	Working on own account and assisting relatives	Employed	Total at work[1]	All persons out of work[2]
Agriculture	51,958	482,128	114,489	648,575	13,570
Fishing	271	3,996	1,266	5,533	190
Mining and quarrying ...	43	36	1,625	1,704	338
Other producing, making and repairing industries ...	7,414	32,988	116,735	157,137	28,942
Transport and communication	634	4,431	33,825	38,890	4,689
Commerce and finance ...	11,191	24,500	78,546	114,237	9,978
Public administration and defence	—	—	76,146	76,146	6,290
Professions	1,029	5,340	32,554	38,923	862
Personal service (including hotels and catering, but excluding Government or local authority)	6,212	10,822	110,922	127,956	7,411
Entertainments and sports	199	356	4,231	4,786	474
Other industries or industries not stated	183	328	8,616	9,127	5,327
Total occupied population[1]	79,134	564,925	578,955	1,223,014	78,071

Total population : aged 12 years and over, 2,283,857; all ages, 2,971,992.

[1] Excluding persons confined to hospitals and other institutions, those engaged on home duties; children attending school, persons retired from previous gainful occupations and others not following gainful occupations who did not describe themselves as "out of work," students (not professional students, or articled clerks).

[2] Excluding those confined to hospitals, etc.; of these, 9,789 were returned as occupied in the occupational census.

SECOND PART

SOCIAL INSURANCE

I.—Workmen's Compensation

1.—Legal Basis.

Employers are individually liable to pay compensation; insurance is optional.

The first Act was passed in 1897, and important amendments were made in 1900 and 1906. In 1917 temporary legislation, amended in 1919, was passed in order to adapt compensation rates to the

increased cost of living: this legislation is still kept in force from year to year.

2.—Scope.

The right to compensation is conferred on all persons working under a contract of service or apprenticeship, except non-manual workers whose annual remuneration exceeds £250, casual workers employed otherwise than for the purposes of the employer's trade or business, outworkers, and members of the employer's family living with him.

3.—Administration.

Insurance is optional. Employers may insure with insurance companies or with employers' mutual indemnity associations.

The compensation claims are settled by agreement between the parties or by judges of the Circuit Courts, acting as arbitrators. The Department of Industry and Commerce supervises the application of the Acts.

4.—Financial Resources.

Compensation is payable entirely by the employers.

5.—Benefits.

Compensation is payable for personal injury by accident arising out of and in the course of employment, and also for disablement from certain scheduled occupational diseases, viz., anthrax, poisoning by lead, mercury, phosphorus, arsenic, benzene and its homologues and their nitro- and amido-derivatives, dinitrophenol, nitrous fumes, dope, tetrachlorethane, carbon bisulphide, nickel carbonyl, and African boxwood; ankylostomiasis, miner's nystagmus, miner's beat hand, elbow and knee, inflammation of the synovial lining of the wrist joint and tendon sheaths; cataract due to exposure to molten glass; glanders; telegraphist's and writer's cramp; ulceration due to chrome, dust or liquids, tar, pitch, bitumen, mineral oil or paraffin; chimney sweep's cancer; compressed air illness.

(*a*) *Benefits in case of incapacity.*

Compensation consists of cash benefits only. No distinction in the amount of compensation is made between temporary and permanent incapacity.

Compensation is payable from the eighth day of incapacity or, when the incapacity lasts two weeks, from the first day.

1. In case of total incapacity, compensation under the Act of 1906 is a weekly payment not exceeding half of the average weekly earnings before the accident, the maximum payment being 20*s*. a week. By the 1917 and 1919 Acts the amount so calculated is increased by 75 per cent. with a maximum of 35*s*. a week.

2. In case of partial incapacity, compensation is a weekly payment not exceeding half the difference between the average weekly earnings before the accident and the weekly amount which the worker is earning or capable of earning after the accident, the maximum payment being 20*s*. a week.

3. Weekly payments may, by agreement between the parties or, in the case of permanent incapacity, at the instance of the employer, be commuted for a lump sum.

(*b*) *Benefits in case of death.*

1. The compensation payable in case of death is a lump sum equal to three years' earnings, subject to a maximum of £300 and a minimum of £150.

2. If only persons partially dependent on the deceased are left, the compensation is a lump sum which, subject to the foregoing maximum, is fixed by agreement or arbitration.

3. If no dependants are left, compensation consists of the reasonable expenses of medical attendance and burial subject to a maximum of £10.

6.—Statistics.

The total amount of compensation paid in 1930 by insurance companies on behalf of employers in the principal branches of economic activity, including agriculture, and by large uninsured employers, including railways, was £135,435.

II.—National Health Insurance

1.—Legal Basis.

Compulsory health insurance was instituted by an Act of 1911. The most important of the amending Acts are those of 1913, 1918, 1920 and 1929.

2.—Scope.

Insurance is compulsory for all employed persons aged 16 and upwards, with the exception of non-manual workers whose annual remuneration exceeds £250, casual workers employed otherwise than for the purposes of their employer's trade or business, unpaid apprentices and unpaid children of the employer, and public servants and others entitled to equivalent benefits.

3.—Administration.

The scheme is administered by approved mutual benefit societies, managed by representatives of insured persons, and supervised by the National Health Insurance Commission (3 persons appointed by the Government).

4.—Financial Resources.

The scheme is financed by a joint contribution from the employer and the insured person and by a State subsidy.

The joint contribution is payable weekly as follows :

——	Employer	Insured	Total
	d.	*d.*	*d.*
Man	4	4	8
Woman	3	4	7

The State pays two-ninths of the cost of benefits and of local administration and the whole cost of central administration.

5.—Benefits.

The scheme covers the risks of sickness (first 26 weeks of incapacity) and disablement (incapacity after first 26 weeks) of the insured person, and the confinement of an insured woman or the wife of an insured man.

The benefits consist of sickness, disablement, maternity, marriage and additional benefits.

The qualifying periods of insurance are different for the several benefits. Once the qualifying period is completed, a person remains continuously insured and entitled to benefits (*i*) as long as he is employed, (*ii*) during incapacity for work, (*iii*) during 12 months after cessation of insurable employment. Only additional treatment benefits are granted after age 70.

(*a*) *Sickness benefit.*

In order to be entitled to sickness benefit, the beneficiary must have been continuously insured for a period of 26 weeks with actual payment of 26 contributions: he is then entitled to benefit at the reduced rate. After 104 weeks of insurance and payment of 104 contributions he is entitled to benefit at the full rate. Benefit is not payable during the four weeks following confinement.

Sickness benefit consists of a weekly payment from the fourth day of incapacity for 26 weeks at the following rate:

—	Reduced rate	Full rate
	s. *d.*	*s.* *d.*
Men	9 0	15 0
Women	7 6	12 0

(*b*) *Disablement benefit.*

In order to be entitled to disablement benefit, the beneficiary must fulfil the same conditions as those for full rate of sickness benefit. Disablement benefit consists of a weekly payment from 27th week of incapacity during continuance of incapacity at the rate of 7*s.* 6*d.* for men and women.

(*c*) *Maternity benefit.*

In order to be entitled to maternity benefit, the beneficiary or her husband must have been continuously insured for 42 weeks with actual payment of 42 contributions.

Maternity benefit consists of a lump sum payable on confinement at the following rates: insured woman, £4; wife of insured man, £2.

(*d*) *Marriage benefit.*

An insured woman who marries loses all her acquired rights to benefits, and, if she remains in insurable employment, must complete afresh the qualifying periods for the several benefits. In compensation for the loss of her acquired rights she is granted a lump-sum marriage

benefit, the amount of which varies with the duration of her insurance and the number of contributions paid in respect of her.

(*e*) *Additional benefits.*

An approved society which, after the quinquennial actuarial valuation of its assets and liabilities, is found to possess a surplus, may use it for the provision of additional sickness, disablement and maternity benefits and for paying part of the cost of dental, ophthalmic, hospital, etc., treatment. These benefits are only available to persons who were members of the society concerned at the date of the valuation.

6.—Statistics.

Number of insured, 1930 : 428,532

INCOME AND EXPENDITURE OF NATIONAL HEALTH INSURANCE FUND FOR 1930

INCOME	£	EXPENDITURE	£
Contributions of insured ...	266,831	Cash benefits	676,849
Contributions of employers	295,329	Benefits in kind	99,297
Public subsidies	288,704	Cost of administration ...	166,643
Revenue from investments	175,257	Other expenditure	—
Other revenue	10,641		
Total	1,036,762	Total	942,789

ASSETS AT 31 DECEMBER 1930

	£
Invested with Minister for Finance ...	2,048,981
Investments made by or on behalf of Approved Societies	1,096,194
Cash in hand	38,924
Total	3,184,099

III.—Unemployment Insurance

1.—Legal Basis.

Compulsory unemployment insurance was instituted by the National Insurance Act, 1911. Its scope was extended by the Unemployment Insurance Act, 1920, which has since been amended by several Acts (the Act of 1930 did not come into force until 1931).

2.—Scope.

Insurance is compulsory for all persons of the age of 16 and upwards who are employed under a contract of service or apprenticeship, with certain exceptions.

The principal exceptions are (*i*) persons employed in agriculture, horticulture and forestry, (*ii*) private domestic servants, (*iii*) public servants and other persons who are in stable employment and (*iv*) non-manual workers whose annual remuneration exceeds £250.

3.—Administration.

The scheme is administered by the Ministry for Industry and Commerce through the local employment exchanges.

4.—Financial Resources.

The finances of the scheme are derived from three contributory sources, contributions being compulsorily payable by employers, by insured persons and by the State. An Unemployment Fund is established under the control and management of the Minister for Industry and Commerce, into which are paid all contributions, and out of which are paid all benefits. The rates of contributions were as follows :

WEEKLY CONTRIBUTIONS IN PENCE

	Employer	Insured	State
Men	10	9	6¾
Women	8	7	5¼
Boys (16–18 years)... ...	5	4½	3⅜
Girls (16–18 years)... ...	4½	4	3⅜

5.—Benefits.

Insured persons are entitled to unemployment benefit as a right, subject to certain statutory conditions, and the claimant must be free from certain statutory disqualifications.

The chief statutory conditions are that (*i*) 12 contributions have been paid, (*ii*) the claimant must be capable of and available for work but unable to obtain suitable employment.

Disqualification for benefit may arise in cases where employment was lost through a trade dispute or misconduct or was left voluntarily without just cause.

Benefit is payable only in respect of continuous unemployment; for this purpose two spells of unemployment of not less than two days each separated by spells of employment of not more than two days each, or two spells of unemployment of not less than six days each separated by spells of employment of not more than six weeks each, are treated as constituting continuous unemployment.

Benefit is payable for one week in respect of every six contributions, subject to maximum of 26 weeks in the year at the following rates :

	Weekly rate s.	d.
Men	15	0
Women	12	0
Boys (16–18 years)	7	6
Girls (16–18 years)	6	0

These rates are increased in respect of workers liable for maintenance of a family by 5*s*. weekly for wife or husband and 1*s*. for each child.

6.—Statistics.

Number of insured, 1930 : 282,622

INCOME AND EXPENDITURE OF UNEMPLOYMENT FUND FOR YEAR ENDED 31 MARCH 1931

INCOME	£	EXPENDITURE	£
Contributions of employers and insured	686,000	Benefit	513,000
State contributions ...	253,000	Administration expenses ...	130,000
Total	939,000	Total	643,000

Balance at 31 March 1931, (Deficit) : £292,000.

THIRD PART

SOCIAL ASSISTANCE

I.—Non-Contributory Old-Age and Blind Pensions

1.—Legal Basis.

Non-contributory pensions were instituted by the Old-Age Pensions Act, 1908, which was amended in 1911, 1919, 1920 (blind pensions), 1924 and 1928.

2.—Beneficiaries.

In order to be eligible for a non-contributory pension a person

(*a*) must have been a British subject for at least ten years up to the date of receipt of the pension;

(*b*) must, if a natural-born British subject, have resided in Great Britain or Ireland for at least twelve years since attaining the age of fifty. If not a natural-born British subject, he must have resided in Great Britain or Ireland for an aggregate period of twenty years since attaining the age of fifty, and

(*c*) must not possess means exceeding £39 5*s*. a year.

3.—Administration.

Responsibility for the administration of the scheme is shared between the Central Departments (Finance, Local Government and Public Health, Post Office) and local pension committees (appointed by the local authorities). Local officers of the Department of Finance investigate the means of claimants. Pension committees decide claims. The Minister for Local Government and Public Health hears and determines appeals from their decisions. The Post Office effects payment of pensions.

4.—Financial Resources.

The sums necessary to meet the cost of non-contributory pensions are voted annually by Parliament.

5.—Benefits.

The scheme covers the risks of old age and blindness. The pensionable age is 70 for the aged and 50 for the blind.

The rate of pension varies according to the means of the claimant, as follows:

Where the yearly means do not exceed:	Weekly pension *s*.
£15.12.6	10
£15.12.6 but not £18. 5.0	9
£18. 5.0 „ £20.17.6	8
£20.17.6 „ £23.10.0	7
£23.10.0 „ £26. 2.6	6
£26. 2.6 „ £28.15.0	5
£28.15.0 „ £31. 7.6	4
£31. 7.6 „ £34. 0.0	3
£34. 0.0 „ £36.12.6	2
£36.12.6 „ £39. 5.0	1
£39. 5.0	No pension

6.—Statistics.

Number of pensioners at 31 March 1931 : 114,097, of whom 2,852 were blind.

The cost of pensions for the year ended 31 March 1931 was £2,709,361, and the cost of administration was £117,474.

II.—Poor Relief

1.—Legal Basis.

The Poor Relief Acts as modified by the Local Government (Temporary Provisions) Act, 1923, and the schemes for the relief of the poor prepared by each County Council in pursuance of the provisions of the Act of 1923.

2.—Beneficiaries.

Poor persons who are unable by their own industry or other lawful means to provide for themselves or their dependants the necessaries of life or necessary medical or surgical treatment are eligible for assistance.

3.—Administration.

The central department charged with the direction and control of poor relief is the Department of Local Government and Public Health.

The service is administered locally by boards of health and public assistance.

4.—Financial Resources.

The expenses of the service are met out of the poor rate, a tax levied by local authorities on the net annual value of lands, buildings and other hereditaments rateable. The State makes two direct subventions : (1) a grant out of the licence duties in respect of the salaries of medical officers and nurses and the cost of medicines, and (2) a grant out of estate duty in respect of poor law expenditure generally. There is also an indirect subsidy—the grant in relief of the rates on agricultural land. These grants are not paid to poor law authorities but direct to the county councils who supply poor law authorities with the money they require.

5.—Benefits.

Persons eligible for relief are normally relieved in their own homes by an allowance in cash or in kind known as home assistance. Those who cannot be effectively relieved in this way (aged and infirm persons, chronic invalids, harmless lunatics, idiots, etc.) are received and maintained in institutions. Orphan and deserted children are boarded out in private families. Deaf and dumb and blind persons are sent to special extern institutions (i.e., institutions not administered by the local authority) where they are maintained at the public expense.

Extern institutions for other classes (mental defectives, unmarried mothers) can be and are also availed of.

6.—Statistics.

The total number of persons receiving assistance (including persons in county and district hospitals) from poor law authorities on 31 March 1931 was as follows :

	Men	Women	Children
(1) *In institutions :*			
(i) In institutions provided and administered by public assistance authorities ...	7,151	6,561	2,826
(ii) In extern institutions	228	467	605
Total in institutions	7,379	7,028	3,431

	Men	Women	Children
(2) *On home assistance :*			
(i) Adult males and their dependent wives and children :			
(*a*) Permanently disabled by old age or infirmity	6,853	—	—
(*b*) Temporarily disabled by sickness or accident	1,959	—	—
(*c*) Able-bodied	6,169	—	—
(*d*) Wives of men in classes (i) (*a*), (*b*) and (*c*)	—	9,085	—
(*e*) Children under 15 (of persons in classes (i) (*a*), (*b*), (*c*) and (*d*))...	—	—	23,930
(ii) Adult females and their children :			
(*a*) Permanently disabled by old age or infirmity	—	9,106	—
(*b*) Temporarily disabled by sickness or accident	—	1,496	—
(*c*) Able-bodied	—	4,740	—
(*d*) Children under 15 of women in classes (ii) (*a*), (*b*), (*c*)	—	—	—
legitimate	—	—	12,612
illegitimate	—	—	384
(iii) Orphans and children without either parent	—	—	357
(iv) Persons suffering from mental infirmity or deficiency	358	359	66
(3) *Children boarded-out :*			
Number of children boarded-out	—	—	1,934
Total on home assistance and boarded-out	15,339	24,786	39,283
Total number of persons in receipt of assistance at home, or boarded-out or in institutions, or receiving treatment in institutions on 31 March 1931	22,718	31,814	42,714

The proportion per 1,000 of the population of the total number of persons as shown above (97,246) to the estimated population (2,946,000, mid-1930) was 33·01.

INCOME AND EXPENDITURE OF POOR LAW AUTHORITIES FOR YEAR ENDED 31 MARCH 1931

INCOME	£	EXPENDITURE	£
Money supplied by County Councils	1,741,266	Salaries of officers	252,889
Repayment of assistance[1] ...	66,940	Home assistance	528,153
Other receipts	33,263	Maintenance in homes, hospitals, etc.	316,157
		Other expenditure (including expenditure under Medical Charities Act detailed elsewhere under Medical Assistance) ...	688,227
Total	1,841,469	Total	1,785,426

[1] Principally in respect of treatment in hospitals.

III.—Medical Assistance

1.—Legal Basis.

A domiciliary and dispensary medical service for poor persons is organised under the Medical Charities Act, 1851. County and district hospitals are provided and maintained in accordance with schemes for the relief of the poor prepared under the Local Government (Temporary Provisions) Act, 1923. A special tuberculosis service is provided under the Tuberculosis (Prevention) (Ireland) Act, 1908. County councils may make special arrangements for the treatment of venereal disease under the Public Health (Ireland) Act, 1878, and the Public Health (Prevention and Treatment of Disease) (Ireland) Act, 1917.

2.—Beneficiaries.

The domiciliary and dispensary medical service is available to all poor persons and is not confined to the destitute. The county and district hospitals, and tuberculosis and venereal disease services are available to all sick persons, whether necessitous or not.

3.—Administration.

The dispensary medical services are administered by the boards of health and public assistance appointed by the county council. The tuberculosis and venereal disease services are also administered by the boards of health and public assistance except in a county borough where they are under the council of the county borough. General supervision is exercised by the Department of Local Government and Public Health.

4.—Financial Resources.

The cost of the domiciliary and dispensary medical services and of the hospitals is defrayed out of taxation raised by local authorities, who receive subventions from the State. The principal subvention is in respect of the salaries of medical officers and nurses and the cost of medicines.

The cost of the tuberculosis service is shared equally between the local authority and the State, while that of the venereal disease service is shared between the local authority and the State in the

proportions of 25 per cent. and 75 per cent. respectively. Contributions towards the cost of hospital treatment and (save in the case of persons liable to National Health Insurance) sanatorium treatment for tuberculosis are required from patients who are able to pay or from their relatives if they are liable for the patient's maintenance.

In rural areas a portion of the charge for medical assistance and other local services which would otherwise be leviable off land is met out of a special government grant called the agricultural grant.

5.—Benefits.

The domiciliary and dispensary medical service provides free medical attendance, medicines and medical and surgical appliances, including artificial teeth and limbs. Treatment by specialists is provided in difficult or dangerous cases. Patients must be visited in their homes if they cannot attend the dispensary. The service includes the free attendance by midwives on women in their confinement in their own homes.

Each county has a public hospital system for the treatment of medical, surgical and maternity cases and cases of infectious diseases. In most counties there is a central hospital supplemented by small district hospitals for the treatment of urgent cases.

The tuberculosis service consists in the provision of dispensaries and sanatoria. Each county has a central tuberculosis dispensary with several branches, staffed by a special medical officer and several nurses: treatment is given at the dispensary or in the patient's home. Some of the larger county authorities maintain their own sanatoria, and the smaller contract for the accommodation of their patients with certain large national sanatoria.

In three cities and fifteen counties facilities are provided for the diagnosis and treatment of venereal disease, free of cost for all classes of the community. Treatment is given at dispensaries attached to hospitals, and private doctors who treat these diseases are supplied with the necessary special medicines; a free laboratory service is also provided.

6.—Statistics.

(*a*) *Dispensary Medical Service.*

The number of new cases attended by dispensary medical officers during the year ended 31 March 1931 was 712,337, of which 573,149 were attended at dispensaries and 139,188 at patients' residences. The number of cases attended by dispensary midwives was 13,394. There are 584 dispensary districts, 957 dispensaries and dispensary depots, 632 dispensary medical officers, 41 compounders of medicines and 660 midwives and nurses.

The expenditure under the Medical Charities, Dispensary Houses and Vaccination Acts in the year ended 31 March 1931 was as follows:

	£
Salaries of officers	227,821
Medicines and appliances	23,939
Other expenditure	57,200
Total	308,960

(*b*) *Hospital Service.*

At the end of March 1931 there were 5,168 cases in the County and District Hospitals and 299 in Fever Hospitals.

(*c*) *Tuberculosis Service.*

The number of cases treated during the year 1930 was as follows :

Children under 15 years	4,628
Adults :	
Pulmonary tuberculosis	9,394
Non-pulmonary	2,022
Observation cases	3,227
Total	19,271

Expenditure £204,796. Government grant £80,835.

(*d*) *Venereal Disease Service* (1930–31)

Number of patients	2,552
Out-patient attendances	33,323
In-patient days	11,547

Approved expenditure £9,467. Government grant £7,101.

IV.—Lunacy Service

1.—Legal Basis.

The Local Government (Ireland) Act, 1898, places on every county council an obligation to provide and maintain mental hospitals for the insane poor in accordance with the Lunacy Acts. Should the county council fail to provide sufficient accommodation the Minister for Local Government and Public Health may order them to remedy the failure.

2.—Beneficiaries.

Any person who is medically certified to be of unsound mind and a proper person to be confined can be admitted to the district mental hospital provided by the county council. Patients who have no means are maintained free. The whole or part of the cost of maintenance can be recovered from patients who have an income or who have relatives that are legally liable for their maintenance and in a position to pay. No contribution whatever was received during the year on behalf of 89 per cent. of the patients in residence at the end of the year 1930.

3.—Administration.

The county council, acting through a committee of management, is the local authority for the administration of the service. The committee of management regulates the expenditure and can, subject to the approval of the Minister for Local Government and Public Health, make rules for the admission and discharge of patients and the government of the mental hospital. The Minister's approval is

required by the committee before they can purchase land, erect buildings, raise loans, or appoint or remove the higher officers.

The Minister must appoint an officer called the Inspector of Mental Hospitals to visit all public and private establishments for the insane regularly and report on their condition and the state of the patients. State subsidies are conditional on a reasonable standard of care and treatment being maintained.

4.—Financial Resources.

The cost of maintaining district mental hospitals is defrayed out of a local tax, the poor rate, which is levied upon the net annual value of lands, buildings and other hereditaments rateable. The State provides a grant in respect of each patient for whom the net charge upon the council (after deducting any amount received by them for his maintenance from any source other than the poor rate) is equal to or exceeds four shillings a week. The amount of this grant was equal to 3*s.* 6*d.* per week approximately for each free patient in 1930. Besides this subvention there is for rural areas a grant called the agricultural grant which reduces the poor rate that would otherwise be leviable off land. This amounts to about 68 per cent. of the rate on land for all general services.

5.—Benefits.

Insane and mentally defective persons are maintained and treated in public mental hospitals, which are staffed and equipped for the purpose. Each hospital has a resident medical superintendent and at least one assistant medical officer. On 31 December 1930 there were in all 44 medical officers, 3 visiting surgeon dentists, and 2,028 mental nurses engaged in the care and treatment of patients, besides other officers (clerks, tradesmen, etc.) to the number of 652. There are 3,090 acres of land connected with the mental hospitals on which many of the patients find occupation.

6.—Statistics.

ADMISSIONS, DISCHARGES, DEATHS, AND NUMBER RESIDENT IN 1930 AND THE PROPORTION TO THE POPULATION

DISTRICT MENTAL HOSPITALS

Admissions		Discharges	Deaths	Resident on 31 December 1930	Daily average number resident in 1930
For first time	Re-admissions				
1,829	519	1,174	1,099	17,454	17,384
	Proportion	per 100,000	of the estim	ated populat	ion.
62·08	17·62	39·85	37·30	592·46	590·09

INCOME AND EXPENDITURE OF MENTAL HOSPITAL COMMITTEES FOR YEAR ENDED 31 MARCH 1931

INCOME	£	EXPENDITURE	
From County Councils ...	574,008	Salaries, wages and superannuation	346,915
From State capitation grant	148,702	Provisions, groceries, spirits and tobacco	206,236
From paying patients ...	61,476	Clothing	38,606
Other receipts (sales of farm produce, etc.)	41,552	Medicines	4,099
		Bedding and furniture ...	20,397
		Fuel and light	56,497
		Farm and garden expenses ...	47,337
		Other expenses (repairs, etc.)	54,194
		Total for maintenance ...	774,281
		Payment of interest and redemption of loans ...	52,470
Total	825,738	Total	826,751

Average cost of maintenance per patient: £42 14*s.* 11*d.* per annum.

V.—Maternity and Child Welfare Service

It is not intended that the Maternity and Child Welfare service should supersede or interfere with the provision of medical attendance or midwifery services which are available under the Medical Charities Acts. The practice suggested to health visitors is to recommend any poor woman eligible for medical relief to secure the attendance of the district midwife in her confinement or, if the case is in any way abnormal, the dispensary medical officer.

In a few areas where district midwives have not been appointed or where the mother may not be qualified for assistance under the Medical Charities Act, the scope of the Child Welfare scheme can be extended to arrangement for professional services before and at confinement.

1.—Legal Basis.

The statutory basis of the maternity and child welfare service in the Irish Free State is the Notification of Births (Extension) Act, 1915.

2.—Beneficiaries.

The service is available to all expectant and nursing mothers and children under five years of age. Under the schemes a midwife or doctor may be provided for the aid in their confinements of necessitous women not being entitled to benefit under the National Insurance Acts or in receipt of assistance from the Poor Law Authority and also such drugs and other requisites as may be approved.

3.—Administration.

The central department charged with the general supervision of the service is the Department of Local Government and Public Health.

The local authorities are the councils of counties acting through the boards of health and the councils of boroughs and urban districts.

The council may subsidise voluntary associations engaged in maternity and child welfare work.

4.—Financial Resources.

The cost of the service is shared equally between the local authority and the State. Local authorities are required to recover from beneficiaries or their relatives, according to means, the cost of their maintenance and treatment in an institution.

5.—Benefits.

The service comprises home visiting by nurses, the provision of welfare centres, where medical advice and treatment are given, the provision of medical attendance during pregnancy and confinement, the provision of nourishment in necessitous cases for expectant and nursing mothers and infants, the provision of hospital treatment for complicated cases of confinement and for infants, and the provision of day nurseries and of homes for the children of widowed, deserted and unmarried mothers.

6.—Statistics.

The number of maternity and child welfare schemes in operation at the close of the year 1930 consisted of 84 administered by voluntary associations and 23 by local authorities.

Approved expenditure £45,624. Government grants amounting to £11,449 were issued to local authorities, and £11,362 was the amount of the grants to voluntary associations.

VI.—Health of School Children

1.—Legal Basis.

Statutory powers to provide meals for school children were given to certain local authorities under the Education (Provision of Meals) (Ireland) Acts, 1914 to 1917, and the School Meals (Gaeltacht) Act, 1930.

Statutory powers to provide for the medical inspection and treatment of school children were given to local authorities under the Public Health (Medical Treatment of School Children) (Ireland) Act, 1919.

2.—Beneficiaries.

The beneficiaries are children in public elementary schools. Meals and medical treatment are only gratuitous where the children are necessitous.

3.—Administration.

The central department for the school meals and medical inspection service is the Department of Local Government and Public Health.

The local authorities are the county councils, acting through the county boards of health.

4.—Financial Resources.

The cost of the school meals and medical inspection services is shared equally between the local authority and the State. Parents are required to repay, according to their means, the cost of meals and medical treatment provided for their children.

5.—Benefits.

Meals may be provided for children who are unable by reason of lack of food to take full advantage of the education offered to them.

The medical inspection service comprises the inspection of children at the beginning, middle and end of their school career, and the provision of treatment for defects of the eyes, nose, throat and teeth and minor ailments. Hospitals and other organisations are availed of as far as possible. The specialised hospital and extern departments attached to the general hospitals in Dublin afford convenient centres for the treatment of minor conditions, and cases requiring operation are admitted to the wards of the hospital. Various expedients have been adopted for dealing with visual defects to avoid unnecessary inconvenience to the parents and to obviate the loss of school time. In some counties the assistant county medical officers of health, who have undergone a course of special training, prescribe glasses for simple refractions, and fit the spectacles. Ophthalmic surgeons are, however, generally employed to hold sessions at hospitals and other stations. The more serious visual defects receive treatment at the county hospital or are sent to special extern hospitals.

The dental hospitals are used in Dublin and Cork for treatment of dental defects. Dental clinics are also held at the Carnegie Institute in Dublin. Surgeon-dentists have so far been employed on a part-time basis in the counties.

Cases of enlarged tonsils and adenoids in the cities requiring operative treatment are referred to the eye, ear and throat hospitals in Dublin, Cork and Limerick. In the counties, cases received treatment at the county or district hospitals to which specialists are attached.

Minor ailments are treated at the school clinics or referred to the dispensary medical officer or other medical attendant.

6.—Statistics.

(*a*) *School Meals.*

Year ended 31 March	Districts in which in operation	Schools participating	Average number fed daily	Total number of meals	Total cost	Average cost of food per meal
					£	*d.*
1931	38	185	18,373	3,309,413	17,757	1·13

Government Grant, £8,253.

School Meals in the Gaeltacht (Irish-speaking districts in the counties of Cork, Donegal, Galway, Kerry and Mayo).

Meals are provided in 160 schools, having a daily average attendance of 8,291 children. The scheme only came into operation on 1 October 1930.

(*b*) *School Medical Service.*

The total number of children who came under medical examination in the year 1930 was 48,565, of whom 50 per cent. were inspected in the four county boroughs.

The Government Grant (not exceeding one-half the sums spent on approved schemes) was £9,931 (£9,825 to local authorities and £105 to voluntary agencies).

VII.—Shipowners' Liability towards Sick or Injured Seamen

1.—Legal Basis.

The legal provisions which impose on shipowners the duty of assisting sick or injured seamen are contained in the Merchant Shipping Act, 1906. In case of incapacity persisting after the expiry of the shipowner's liability, or in case of death, the seamen or his dependants may claim compensation under the Workmen's Compensation Acts.

2.—Scope.

The provisions apply to all sea-going ships registered in the Irish Free State except those engaged in coastwise fishing.

The beneficiaries comprise every person employed or engaged in any capacity on board a ship (except pilots).

3.—Benefits.

(a) *Injury in the service of the ship and illness not due to the seaman's fault.* The shipowner is liable for the wages of the seaman while on board, for the expenses of his maintenance and medical treatment until he is cured or is repatriated, and for the expenses of his repatriation.

(b) *Illness due to the seaman's fault.* The shipowner is liable for the maintenance and medical treatment of the seaman while on board. Any other reasonable expenses incurred by the shipowner in respect of the illness of the seaman are to be deducted from his wages. If, however, the seaman is left behind at any place outside the Irish Free State and is found in distress there, the shipowner is liable to reimburse the Government for expenses incurred by it on account of the maintenance of the seaman after leaving the ship until he is repatriated and for the expenses of his repatriation.

(c) *Death.* The shipowner is liable for the burial expenses of a seaman who dies from injury received in the service of the ship or from an illness not due to the seaman's fault.

4.—Statistics.

In 1930, 49 seamen employed on Irish Free State ships received benefits, at a cost to shipowners of £972.

FOURTH PART

HOUSING

1.—Legal Basis.

The public authorities assist in the provision of cheap dwellings under the Housing of the Working Classes (Ireland) Acts, 1890 to 1921, the Housing Acts, 1924 to 1930, the Small Dwellings Acquisition (Ireland) Act, 1899 and 1919, and the Labourers (Ireland) Acts, 1883 to 1919.

2.—Beneficiaries.

Houses erected under the Housing of the Working Classes (Ireland) Acts are intended for the working classes, but these classes are not defined.

A system of grants from public moneys to assist private enterprise in housing was initiated under the Housing (Building Facilities) Acts, 1924, and continued with modifications by Acts passed in the period 1924–1930.

Under the Small Dwellings Acquisition (Ireland) Acts, 1899 and 1919, as amended by the Housing Act, 1921, local authorities are empowered to advance loans to private persons towards the purchase of small houses in which they reside or intend to reside. This power is availed of only in Dublin City.

The purpose of the Labourers (Ireland) Acts, 1883 to 1919, is to improve the condition of agricultural labourers by providing them with cottages and gardens. The Acts now apply not only to labourers on the land but also to artisans and other workers in rural districts.

Advances of loans from the Local Loans Fund to local authorities building houses under the Housing of the Working Classes Acts were subject to the following conditions:

(*a*) Schemes were to be confined as far as possible to the erection of four-roomed houses (floor space 545 to 669 sq. ft.) and only in exceptional circumstances to larger houses;

(*b*) the building cost per house not to exceed £300 and the all-in cost £350, or where better type houses are provided, £380 and £450 respectively;

(*c*) the local authority to contribute towards the cost of the scheme an amount not less than the amount of the State Grants and the houses on completion to be let at rents approved by the Minister;

(*d*) where a special housing rate was not struck the amount of the advance not to exceed £250 per house, or where better type houses are provided, £340 per house.

Grants to public utility societies and private persons were for houses of not less than three rooms and having a floor space of 500 to 1,250 sq. ft. The central department were to be satisfied as to site, design, construction, etc.

3.—Authorities and Undertakings Concerned in Building

The public authorities, bodies and persons concerned in building are the local authorities (county, borough or urban district council, county board of public health, etc.), public utility societies (non-profit-making) and private builders, under the supervision of the Minister for Local Government and Public Health.

4.—Financing by Public Authorities.

Under the Act of 1929 the State subsidy is payable at the following rates:

(i) £45 per house erected by a private builder;
(ii) £60 per house erected by a public utility society.
(iii) £60 per house erected by a local authority in accordance with the housing of the Working Classes (Ireland) Acts, 1890 to 1921;
(iv) £50 per house erected by a local authority in accordance with the Labourers (Ireland) Acts, 1883 to 1919.

Under the Housing Acts a local authority can, with the Minister's consent, assist in the erection of houses by private persons by making a grant not exceeding the amount of the State grant, by a loan not exceeding twice the amount of the State Grant or by granting, selling, leasing, or developing a site.

Local authorities are empowered to grant partial remission of local rates on new houses the remission decreasing annually for nineteen years.

5.—Statistics.

1. *Number of houses built under State-aided schemes in the financial year ended 31 March 1931.*

A. By private persons and public utility societies:		
3-roomed houses	250	
4- „ „	598	
5- „ „	1,408	
		2,256
B. By local authorities:		
3-roomed houses	35	
4- „ „	716	
5- „ „	8	
		759
Total		3,015

2. *Housing Loans sanctioned during the year ended 31 March 1931.*

	£
Housing of the Working Classes Acts	353,818
Housing Acts, 1924–30. Local Assistance	28,180
Small Dwellings Acquisition Acts	15,000
Labourers Acts	44,900
	441,898

3. *Receipts and expenditure of local authorities under the Housing of the Working Classes Acts, 1890–1921.*

	£
Receipts (including rent and rates)	319,927
Expenditure from revenue of local authorities	377,796

4. *State grants in the year ended 31 March 1931.*

	£
A. To private persons and public utility societies ...	90,184
B. (1) To rural sanitary authorities that erected labourers' cottages	5,137
(2) To other local authorities that erected houses under the Housing Acts	110,079
Total	205,400

5. *Local assistance* (*i.e. assistance given by local authorities in addition to State assistance*).

	£	No. of Houses affected
Grants paid	147,016	2,035
Loans advanced	168,943	1,433
Expended on development works ...	9,360	229
Sites leased or sold	—	238
Sites granted	—	29

Rates remitted in respect of 936 houses.

ITALY

SUMMARY

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FIRST PART

STATISTICS OF POPULATION

CENSUS OF 1 DECEMBER 1921. OCCUPIED POPULATION (10 YEARS AND OVER IN NEW TERRITORY) CLASSIFIED BY OCCUPATIONAL GROUPS AND INDUSTRIAL STATUS.

Occupational groups	Owners, managers, directors	Salaried employees[1]	Working on own account[2]	Workers	Total
Mining	400	700	—	69,159	70,259
Industry	66,790	36,490	946,089	3,439,954	4,489,323
Commerce, banking, insurance...	736,386	264,974	—	100,617	1,101,977
Transport ...	3,491	120,478	84,404	586,640	795,013
	807,067	422,642	1,030,493	4,196,370	6,456,572
Agriculture, hunting, fishing ...	—	—	—	—	10,264,106
Public and private administrative services ...	—	—	—	—	722,624
Liberal professions, arts, religion ...	—	—	—	—	542,290
Domestic service	—	—	—	—	445,631
Occupied population[3]	—	—	—	—	18,431,223
Present total population	—	—	—	—	38,710,576

[1] Agents, correspondence clerks, book-keepers, cashiers and other persons not directly engaged in the manufacture or sale of goods.

[2] Handicraftsmen who work to the order of private customers or for one or more manufacturers and who perform the work alone or with the help of members of their family.

[3] Excluding pensioners of all kinds, students, housewives, the disabled, prisoners, beggars, prostitutes, persons in homes and institutions and the unemployed. Members of families helping the head of the family are deemed to be occupied even if they are unpaid and are classified by industrial status like other workers.

SECOND PART

SOCIAL INSURANCE

I.—Workmen's Compensation

A.—WORKMEN'S COMPENSATION IN INDUSTRY AND COMMERCE

1.—Legal Basis.

The compulsory insurance of workmen against accidents introduced by the Act of 31 January 1904, amended by the Acts of 17 November 1918, 20 March 1921 and 5 December 1926.

2.—Scope.

The scheme covers the following persons :

(*a*) Workers employed in mining, construction, industries manufacturing or using explosives, arsenals and shipyards, gas and electric power works, undertakings for the construction and repair of electrical apparatus and telephone undertakings.

(*b*) Workers in the following industries or undertakings, provided that more than five workers are employed in them : construction and working of railways and tramways driven by mechanical means, transport undertakings, maritime, river or lake navigation, fishing, loading and unloading, hydraulic works, forestry, road construction, navvying, etc.

(*c*) Workers employed in undertakings making use of mechanical motive power.

A worker is deemed to be any person employed outside his own home at a fixed wage or at piece rates. The scheme also covers apprentices, whether paid or unpaid, and overseers whose daily remuneration does not exceed 20 lire.

3.—Administration[1].

The scheme is administered by the National Accident Insurance Fund, by voluntary accident associations grouped in a federation legally recognised under a Decree of the Ministry of Corporations, and by four compulsory mutual insurance associations. Workers employed by the State, provinces, municipalities and welfare institutions are compulsorily insured with the National Accident Insurance Fund, which is managed by a Superior Council consisting of twelve members, including two representatives of industrial employers and two of industrial workers appointed by Royal Decree.

Mutual accident associations may be set up provided that they have not less than 4,000 members, and must deposit security at the rate of 25 lire per member up to a maximum of one million lire. Their rules must be approved by the Minister of Corporations, who is responsible for their supervision.

4.—Financial Resources.

The cost of workmen's compensation is borne entirely by the employer, who must take out a policy for the insurance of his workers, stating the nature of his undertaking, the insurance institution, the date and duration of the policy, the number of workers insured and the wages they receive.

5.—Benefits.

The scheme covers the risk of accident due to a violent cause connected with work. It provides the following benefits :

(*a*) In case of *temporary incapacity*, a daily allowance equal to half the wages normally drawn by the insured person payable for the duration of incapacity.

[1] The scheme described is that in force in 1930. It has since been amended by a Decree of 23 March 1933, entrusting accident insurance exclusively to the National Fascist Institute for Insurance against Industrial Accidents (formerly the National Industrial Accident Insurance Fund).

(*b*) In case of *permanent partial incapacity*, compensation equal to six times the amount by which the annual basic wage of the insured person is reduced in consequence of the accident.

(*c*) In case of *permanent total incapacity*, compensation equal to six times the annual basic wage.

(*d*) In the event of *death* due to an accident, compensation is payable to the wife of the deceased and to his children under 18 years of age, or in certain cases to other members of his family dependent upon him. If there is no other claimant, the wife receives the total amount. If there are children, the wife receives 40 per cent., the remaining 60 per cent. being divided among the children. If there are parents, the wife receives 50 per cent. and 60 per cent. if there are brothers and sisters.

The total compensation payable to survivors is equal to five times the annual basic wage.

The annual basic wage may in no case be less than 1,000 lire or more than 6,000 lire.

6.—Statistics.

INCOME AND EXPENDITURE FOR 1930

(In thousands of lire)

INCOME		EXPENDITURE	
Employers' contributions ...	335,744	Compensation paid and due	261,378
Interest on capital	10,965	Reserve Fund for current risks and claims for revision	25,356
Surplus of contributions for previous year	5,525	Technical services	20,427
Deficit	3,219	Cost of administration ...	42,553
		Balance of income over expenditure	5,739
Total	355,453	Total	355,453

B.—WORKMEN'S COMPENSATION IN AGRICULTURE

1.—Legal Basis.

Compulsory accident insurance in agriculture was introduced by the Legislative Decree of 23 August 1917, amended by the Act of 20 March 1921, and the Legislative Decrees of 11 February 1923 and 15 October 1925.

2.—Scope.

Insurance is compulsory for the following workers between the ages of 12 and 65 :

(*a*) Permanent or casual workers of both sexes employed in agriculture or forestry undertakings.

(*b*) Landowners, share farmers, tenant farmers and their wives and children.

(*c*) Managers in agricultural and forestry undertakings whose average daily remuneration in cash and in kind for 300 working days a year does not exceed 20 lire.

3.—Administration.

For the purposes of insurance, the territory of the Kingdom has been divided by Royal Decree into twenty-five areas each comprising one or more provinces. Workmen's compensation, which was originally administered by a special section of the National Fund in each area, is at present in the hands of mutual societies in twenty-two areas, only three areas having retained the special sections of the National Fund.

The Superior Council of the National Fund, which administers workmen's compensation in agriculture, includes two representatives of landowners and heads of agricultural and forestry undertakings and two representatives of agricultural wage earners. The governing bodies of the mutual societies consist of an equal number of representatives of the employers and the insured.

4.—Financial Resources.

The resources of the scheme are provided by the employers in the form of a supplement to the tax on cultivated land. The Minister of Corporations, in agreement with the Minister of Agriculture, fixes the rate of contribution for every insurance area each year by Decree, on the basis of the national tax on cultivated land.

5.—Benefits.

The scheme covers the risk of accident due to a violent cause connected with work. The following benefits are provided:

(*a*) In case of temporary incapacity:

Age of victim years	Daily allowance Men	Women
	lire	
12–15	1·50	1·50
15–65	4·00	3·00

(*b*) In case of permanent partial incapacity of at least 15 per cent., a fraction of the pension payable for permanent total incapacity proportionate to the reduction in earning capacity due to the accident.

(*c*) In case of permanent total incapacity:

Age of victim years	Total compensation[1] Men	Women
	lire	
12–15	5,400	3,600
15–23	7,500	4,500
23–55	9,750	6,000
55–65	6,000	3,000

[1] Plus an additional allowance of 10 per cent. up to a maximum of 50 per cent. for the wife of the insured person and each of his children under 15 years of age.

(*d*) In case of death:

In case of death, compensation may be claimed by the wife of the deceased, his children under 18 years of age, and in certain cases other members of his family dependent upon him. If there is no other claimant, the wife receives the total amount. If there are children, the wife receives 40 per cent., the remaining 60 per cent. being divided among the children. If there are parents, the wife receives 50 per cent., and 60 per cent. if there are brothers and sisters.

The amount of the compensation varies as follows with the age of the victim :

Age of victim years	Total compensation[1] Men lire	Women lire
12–15	3,000	2,250
15–23	6,000	3,000
23–55	7,500	3,750
55–65	4,500	2,250

[1] Plus an additional allowance of 10 per cent. up to a maximum of 50 per cent. for the widow of the insured person and each of his children under 15 years of age.

6.—Statistics.

(*a*) Income and Expenditure for 1930

(in thousands of lire)

Income		Expenditure	
Contributions...	62,920	Compensation paid and due	45,255
Interest on investments ...	2,352	Reserve Fund for current risks and claims for revision	3,583
Miscellaneous...	410	Technical services	3,823
		Legal expenses, duties, etc....	2,866
		Cost of administration ...	5,042
		Total expenditure ...	60,569
		Balance in hand	5,113
Total	65,682	Total	65,682

(*b*) Balance Sheet at 31 December 1930

(in thousands of lire)

Assets		Liabilities	
Securities guaranteed by the State	40,706	Actuarial reserves	22,895
Cash in hand and on current account	15,320	Compensation due	27,958
		Balance on year's working ...	5,113

II.—Sickness Insurance

Sickness insurance is strictly compulsory only for seamen and airmen and in the new provinces. The Legislative Decree of 6 May 1928 concerning collective agreements stipulates, however, that such agreements may not be approved or published unless they contain definite provision for the protection of the workers in case of sickness. Voluntary sickness insurance funds have therefore been set up under the relevant provisions of the Labour Charter, through the medium of agreements concluded between the central employers' and workers' organisations under the auspices of the Ministry of Corporations.

The rules laid down for the management of the funds vary according as they are for workers in industry, commerce, agriculture, or land and river transport.

A.—Sickness Insurance for Industrial Workers

1.—Legal Basis.

Model rules for the joint sickness insurance funds were laid down, with the approval of the Ministry of Corporations, by an agreement

concluded on 6 March 1930 between the Fascist General Confederation of Italian Industry and the National Federation of Fascist Industrial Workers' Unions.

2.—Scope.

Sickness insurance applies to all workers of both sexes who are compulsory members of the fund in virtue of clauses contained in the collective agreements by which they are covered.

3.—Administration.

The model rules for the joint sickness insurance funds provide for the following three kinds of insurance institutions:

(*a*) Works funds.
(*b*) Funds covering several undertakings.
(*c*) Occupational funds covering all workers in industrial undertakings of the same kind.

The funds are managed by a governing body consisting of an equal number of representatives of the employers and workers, elected for a term of two years.

4.—Financial Resources.

The resources of the joint sickness insurance funds are derived from contributions borne equally by the insured persons and the employers. The model rules do not fix the rate of contribution, which is proportionate to the insured person's wages. The worker's share of the contribution is deducted from his wages by the employer, who is responsible for paying it into the fund within the time-limit specified in the rules.

5.—Benefits.

Sickness insurance covers the risk of sickness due to a cause other than an industrial accident. In some cases it also extends to maternity relief and assistance on the death of the insured person to members of his family.

The model rules provide for benefits in kind and cash benefits. The insured person is entitled to the former as soon as he joins the fund, whereas the latter are payable only after completion of a qualifying period of eighteen weeks. Further, certain funds grant cash benefit only from the second, third, fourth, fifth or sixth day of sickness. The benefit period also varies from fund to fund between 90 and 180 days, no definite regulations on this point being laid down by the model rules.

In the event of sickness all funds governed by the model rules grant their members daily cash benefit, payable weekly or fortnightly on presentation of a medical certificate, which must be renewed each week. Most funds also provide free medical, surgical and pharmaceutical attendance, and assistance to women on confinement. In case of the death of an insured person, funeral benefit is usually paid to the wife or relatives of the deceased who were dependent upon him. Some funds also provide for the admission of the insured person to curative establishments and for assistance to convalescents.

6.—Statistics.

Number of insured persons in 1930	745,302
Total contributions	45,000,000 lire
Total benefits	36,000,000 lire

B.—Sickness Insurance for Commercial Employees

1.—Legal Basis.

A National Sickness Insurance Fund for Commercial Employees has been set up by agreement between the National Fascist Confederation of Commerce and the National Federation of Fascist Commercial Employees' Unions. With the approval of the Ministry of Corporations, this fund was legally recognised by a Royal Decree of 24 October 1929.

2.—Scope.

The fund covers all commercial employees of both sexes between the ages of 15 and 60 years, for whose insurance the employer is liable under the Act on the contract of employment and in virtue of the clauses of collective agreements.

3.—Administration.

Insurance is administered by the National Sickness Insurance Fund for Commercial Employees under the management of a governing body, a managing committee and a board of auditors. The governing body consists of a chairman appointed by the National Fascist Confederation of Commerce and the National Federation of Fascist Commercial Employees' Unions, two vice-chairmen, a representative of the Ministry of Corporations, a representative of the Ministry of the Interior, and six assessors chosen in equal numbers by the employers' and workers' organisations mentioned above.

4.—Financial Resources.

The resources of the Insurance Fund are derived from :

(*a*) Employees' contributions to cover the cost of compensation to the insured persons for loss of salary.

(*b*) Employers' and insured persons' contributions, to cover the cost of medical and pharmaceutical benefit.

The governing body of the Fund fixes the rates of both classes of contribution with due regard to the benefit period as laid down in the collective agreements, and to the salary of the insured person.

5.—Benefits.

The following sickness insurance benefits are granted :

(*a*) Repayment to the insured person of medical and pharmaceutical expenses up to a maximum of 1,250 lire a month, and provided that they do not exceed 50 per cent. of the compensation granted for loss of salary. Medical and pharmaceutical benefit is also granted to women on confinement.

The sickness benefit period is laid down in the national, provincial or local collective agreements.

(*b*) A daily allowance to the insured person for a maximum of 180 days in each case of sickness, equal to the amount of his daily remuneration and payable from the fifth day of sickness.

6.—Statistics.

Number of insured in 1930 ... ... 168,173[1]

INCOME AND EXPENDITURE FOR 1930

(in thousands of lire)

INCOME		EXPENDITURE	
Contributions of insured persons and employers...	19,651·2	Daily cash benefit... ...	6,444·6
Income from capital ...	44·7	Benefits in kind	1,959·1
Other income	3·5	Cost of administration (salaries and allowances, supplies, taxation, dues, etc.)	4,672·6
Contributions for 1931 ...	365·8	Losses from contributions, etc.	867·6
		Sinking fund	240·8
		Contributions brought forward to 1931	365·8
		Contribution to Reserve Fund	5,514·7
Total	20,065·2	Total	20,065·2

[1] At the end of the year; the average number of insured persons, determined by dividing the number of days in insurance by 365, was 136,366.

BALANCE SHEET AT 31 DECEMBER 1930

(in thousands of lire)

ASSETS		LIABILITIES	
Cash in hand and on deposit	5,213·4	Statutory reserves... ...	5,514·7
Sundry debtors	2,229·3	Benefits due	3,903·8
Advances on benefits ...	1,334·8	Advance contributions ...	365·8
Furniture and sundry assets	1,351·8	Sundry liabilities	345·0
Total	10,129·3	Total	10,129·3

C.—SICKNESS INSURANCE FOR LAND AND RIVER TRANSPORT WORKERS

1.—Legal Basis.

Regulations for the sickness funds for land and river transport workers were laid down in the agreement concluded on 10 September 1930 between the National Fascist Confederation of Land and River Transport and the National Federation of Fascist Workers' Unions for the same industry.

2.—Scope.

Insurance covers all workers of both sexes who are compulsory members of the funds in virtue of clauses contained in their collective agreement.

3.—Administration.

There are 13 district funds organised by the National Welfare Institution for Land and River Transport Workers. This Institution, which was set up under the agreement of 10 September 1930 also supervises and co-ordinates the activities and management of the funds.

The National Institution is administered by a governing body consisting of the President of the National Fascist Confederation of

Land and River Transport, the President of the National Federation of Fascist Workers' Unions for the same industry, a representative of the Ministry of Corporations, a representative of the Ministry of the Interior, and eight members chosen by the employers' and workers' Confederations in equal numbers.

The district funds are managed by a governing body appointed by the National Institution on the nomination of the district organisations of the two Confederations.

4.—Financial Resources.

Contributions to the Fund, which are borne in equal parts by the employer and insured person, are at the rate of 3 per cent. of the daily wage. The insured person's contribution is deducted from his wages and paid into the fund by the employer.

5.—Benefits.

Benefits are granted as follows :

(*a*) Compensation for loss of earning capacity equal to 50 per cent. of the daily wage, payable for not more than 90 consecutive days;

(*b*) Repayment of part of the medical and pharmaceutical expenses;

(*c*) Where the resources of the fund permit, compensation in case of death, payable to the children of the deceased or to his wife if the latter was entirely dependent upon him.

Benefits to the insured person or his dependants are payable only if contributions on his behalf have been paid regularly for an uninterrupted period of 12 weeks immediately preceding the illness. They are granted from the third day of sickness, unless the latter lasts for more than five days, when they begin on the first day.

6—Statistics.

The sickness insurance scheme for transport workers did not come into operation until 1931.

D.—Sickness Insurance for Agricultural Workers

1.—Legal Basis.

The National Federation of Rural Sickness Funds was set up in November 1929 on the initiative of the National Federation of Fascist Agricultural Workers' Unions and the National Fascist Confederation of Agriculture, and legally recognised by Royal Decree of 23 October 1930. It is the duty of this body to organise rural sickness funds and co-ordinate their activities.

2.—Scope.

The scheme is to cover all casual workers and wage earners in agriculture who are compulsory members of a provisional fund in virtue of clauses in their collective agreement.

3.—Administration.

The programme of the National Federation of Rural Sickness Funds, which is being carried out in successive stages, consists in the

setting up of provincial funds administered by a governing body consisting of delegates of the agricultural employers and workers of the province concerned.

4.—Financial Resources.

The resources of the funds will be provided by contributions borne equally by the employers and the insured.

5.—Benefits.

Benefits will comprise medical and pharmaceutical assistance, admission to curative establishments, clinics, sanatoria, etc., medical attendance for women on confinement and cash compensation. Benefits in kind will also be granted to members of the insured person's family dependent upon him.

As this scheme is to be carried out by instalments, a circular of 27 January 1931 issued by the National Federation of Rural Sickness Funds lays down that, during the first period of the working of the funds, benefits must be confined to the insured persons, to the exclusion of members of their families, and must in principle be limited to a daily allowance of 4 lire and compensation in case of death in the form of a lump sum of not more than 300 lire.

E.—Compulsory Sickness and Accident Insurance for Seamen and Airmen

1.—Legal Basis.

The scheme was introduced under the Act of 10 January 1929, amended on 17 July 1931 by the Legislative Decree to regulate compulsory sickness and social welfare insurance for seamen and airmen.

2.—Scope.

Insurance is compulsory for all persons employed in civil, maritime and air navigation who are represented by the National Federation of Fascist Seamen's and Airmen's Unions.

The scheme also covers foreign workers employed on Italian ships or aircraft. It does not apply to the staff of the administrative services.

3.—Administration.

The administration of the scheme was formerly in the hands of the Seamen's and Airmen's Sickness and Benefit Fund, but under the Legislative Decree of 17 July 1931 it was transferred to separate sickness insurance branches set up in the compulsory accident associations for seamen.

The representations of the insured persons on the governing body is regulated by separate Ministerial Decrees issued to amend the rules of each accident association.

4.—Financial Resources.

The finanical resources of the scheme are derived from :

(*a*) Contributions borne entirely by the shipowners, the effect of which is to transfer liability for the duties laid down in sections 537,

538 and 539 of the Commercial Code from the employers to the insurance funds;

(*b*) Contributions borne equally by the employer and the insured person to cover the sickness risks which do not come under the relevant provisions of the Commercial Code. The rate of contribution is fixed year by year by the management of the funds and may not exceed 4 per cent. of the insured person's daily remuneration[1].

5.—Benefits.

The scheme covers the risk of sickness or injury as provided for under sections 537, 538 and 539 of the Commercial Code, and general risks of sickness or accident.

(*a*) *Benefits under the Commercial Code.*

Under the provisions of the Commercial Code laying down the employers' liability towards their seamen, a seaman is entitled in case of sickness contracted on board during the voyage or injury sustained in the course of duty to payment of the whole of his wages, and, if it is necessary to put him ashore, to an additional sum sufficient to cover the cost of treatment and repatriation.

In the event of death, the dependants of the deceased are entitled to payment of the wages due to him up to the date of death if he was employed by the month, or, if he was engaged for the duration of the voyage, to half or the whole of his wages according as death took place on the outward or return journey. The whole wage is also due to the dependants of a deceased seaman who was engaged on a profit-sharing basis or who died in defence of the ship.

(*b*) *Benefits due on account of general risks of sickness or accident*[1].

1. Benefits in kind.

(i) Free medical, surgical and pharmaceutical assistance from the date when sickness is recognised by the insurance fund and for a maximum period of six months;

(ii) Maternity assistance.

Members of the insured person's family dependent upon him are also entitled to these benefits.

2. Cash benefits.

(i) Daily cash benefit at the rate of 60 per cent. of the insured person's wages from the third day of sickness and for a maximum period of four months. On the expiry of this period, benefit at a lower rate, fixed by the insurance fund, is payable for a maximum period of one year;

(ii) Maternity benefit to insured women at the same rate as sickness benefit, for the six weeks preceding and the six weeks following confinement;

(iii) In case of death, a lump sum equal to the monthly wages of the insured person is payable to the wife or, if there is none, to the children of the deceased.

[1] This provision will come into force at a date to be fixed by Royal Decree (section 38 of the Act).

6.—Statistics.

Number of insured in 1930 38,000

INCOME AND EXPENDITURE FOR 1930

(in thousands of lire)

INCOME		EXPENDITURE	
Contributions of insured persons and employers ...	11,500	Sickness benefit	6,100
		Medical expenses, etc. ...	4,200
		Cost of administration ...	1,062
		Total expenditure ...	11,362
		Balance	138
Total	11,500	Total	11,500

F.—COMPULSORY SICKNESS INSURANCE IN THE NEW PROVINCES

1.—Legal Basis.

The compulsory insurance schemes introduced by the Austrian Act of 30 March 1888 and the Hungarian Act of 9 April 1891 have been maintained in former Austrian and Hungarian territory under the Legislative Decree of 29 November 1925.

2.—Scope.

The scope of the scheme differs as between former Austrian and former Hungarian territory.

(*a*) In *former Austrian territory* insurance is compulsory for all workers and employees of both sexes, whether paid or unpaid, employed by undertakings covered by the Workmen's Compensation Act, that is, railways and inland navigation, undertakings employing more than 20 workers, and factories using mechanical power.

Under the Workmen's Compensation Act the Minister is empowered to extend insurance liability to undertakings which are not covered by the Act but in which there is nevertheless a risk of accident, and particularly of fire. In such cases the undertakings concerned are also made liable to sickness insurance.

The Act does not cover public servants and workers in State services, seamen, who are covered by a special scheme, domestic servants and workers in undertakings which are not liable to compulsory accident insurance owing to the small degree of risk they present.

(*b*) In *former Hungarian territory* the scheme covers all persons, without distinction of sex, age or nationality, employed in an occupation covered by the Industrial Code in mines, open mines, quarries and ancillary undertakings, building, railway services and railway construction, shipbuilding, goods transport, forwarding agencies, etc.

The scheme does not cover persons employed permanently and at fixed remuneration in State or municipal undertakings and public establishments, including the post office, telegraph and telephone services, and the construction and service of the State railways, provided that such persons are entitled to payment of their wages for a period of at least 20 weeks from the beginning of sickness.

Exemption may also be allowed for persons whose contract of employment entitles them to claim free attendance or the payment of the whole of their wages from their employer, and if the Factory Inspectorate considers that there is sufficient guarantee of the provision of medical attendance and the continued payment of wages in case of sickness.

3.—Administration.

Under the Legislative Decree of 29 November 1925 the scheme is administered by district insurance funds having their headquarters in the chief town of the district.

The Ministry of Corporations is also empowered to approve the setting up of mutual benefit funds and works funds, provided that they have a membership of at least 500 and their activity is not liable to hinder the development of the district funds.

The district funds are administered by a governing body appointed by the Minister of National Economy and consisting of three representatives of the employers, three of the insured persons, and three suitably qualified persons resident in the district. Decisions taken by the governing body on matters of principle must be ratified by the prefect of the province before becoming operative.

4.—Financial Resources.

The resources of the fund are derived from weekly contributions paid by the insured persons and their employers. The contributions may not exceed 4 per cent. of the daily wage, any amount by which this wage exceeds 20 lire being left out of account. The contribution is borne equally by the workers and the employers.

5.—Benefits.

(*a*) Benefits in kind.

The insured person is entitled to free medical and pharmaceutical assistance for the duration of sickness, including the medical attendance and drugs required by women during pregnancy and confinement.

(*b*) Cash benefits.

The insured person is entitled to cash benefit equal to 50 per cent. of the wage on which his insurance contribution is based, from the fifth day of sickness and for a maximum period of 26 weeks. If he is admitted to hospital, his dependants are entitled to an allowance equal to half the sickness benefit, payable for the whole period of his maintenance in hospital.

Insured women are entitled on confinement to attendance by a doctor and midwife and to an allowance at the same rate as sickness benefit payable for not more than four weeks from the date of confinement.

In the event of the death of the insured person, his wife and dependent children and any other dependants are entitled to compensation at the rate of twenty times the last daily wage drawn by the deceased.

6.—Statistics.

Number of insured in 1930 187,220

INCOME AND EXPENDITURE FOR 1930

(in thousands of lire)

INCOME		EXPENDITURE	
Contributions of insured persons	19,539·8	Cash benefits	12,167·6
Contributions of employers	16,936·7	Benefits in kind	18,750·6
Other income	3,564·5	Other expenditure... ...	8,229·2
		Total expenditure ...	39,147·4
		Balance	893·6
Total	40,041·0	Total	40,041·0

III.—Maternity Insurance

1.—Legal Basis.

Compulsory maternity insurance was established by the Act of 17 July 1910 to set up a National Maternity Fund and by the Royal Decree of 24 September 1923.

The Royal Decree of 13 May 1929 concerning the protection of women in childbirth, converted into an Act of 2 July 1929, extended the scope of maternity insurance to women employees in commerce and industry.

Administrative regulations under these enactments were approved by a Royal Decree of 28 August 1930.

2.—Scope.

Maternity insurance is compulsory for all women workers in industrial undertakings and workrooms and women employees in commerce and industry between the ages of 15 and 50, and also for women employees in the telephone services of private undertakings.

The scheme does not apply to women public servants nor to the female staff of public and private undertakings to whom maternity benefits at least equal to those provided for under Italian law are secured by special legislation or regulations, nor to women employees earning more than 800 lire a month.

3.—Administration.

The scheme is administered by the National Maternity Fund, an autonomous branch of the National Social Insurance Fund, under the authority of the governing body of the latter and by a Committee consisting of the President of the Fund, the representatives of the Ministries of Corporations and Finance on the governing body of the Fund, a representative of the Ministry of the Interior, three representatives of the employers and three of women workers chosen by the governing body, and the Director-General of the Fund.

4.—Financial Resources.

The financial resources of the National Maternity Fund are derived from :

(*a*) annual contributions of 7 lire, of which 4 lire are borne by the employer and 3 by the insured woman;

(*b*) fines inflicted for breach of the law, non-payment of contributions, etc.;

(*c*) State grants amounting to 18 lire for each confinement, miscarriage or abortion for which benefit is payable, and any gifts or bequests received by the Fund.

The share of the contribution payable by the insured woman is deducted from her wages by the employer, who is responsible for paying it into the Fund under the conditions laid down in the rules.

5.—Benefits.

Benefit amounting to 150 lire is payable to every woman worker in the event of confinement or miscarriage, unless the latter is deliberate. In the event of abortion, either deliberate or performed as a therapeutic measure, the benefit is 100 lire. The insured woman is entitled to this benefit even if part or all of her contribution has not been paid.

Insured women are entitled during the month preceding and the month following confinement to unemployment benefit plus a supplement of 0.50, 1.75 or 4.25 lire, according to the wage class to which they belong.

6.—Statistics.

Number of insured women in 1930 962,929

INCOME AND EXPENDITURE FOR 1930

(In thousands of lire)

INCOME		EXPENDITURE	
Contributions of insured persons	2,889	Maternity benefit[1]	4,753
Contributions of employers ...	3,852	Cost of health measures ...	197
Other income	1,769[2]	Cost of administration ...	711
		Total	5,661
		Balance	2,849
Total	8,510	Total	8,510

[1] Benefit paid for 44,030 confinements.
[2] Including State grant.

BALANCE SHEET AT 31 DECEMBER 1930

(In thousands of lire)

ASSETS		LIABILITIES	
Sundry debtors ... ... (Balance of current account with Ministry of Communications, amount outstanding from the State at 31 December 1930, etc.).	701·6	Reserve Fund	8,468·2
		Health Fund	7,752·2
		Sundry creditors	441·9
			16,662·3
		Credit balance on year's working	2,849·1
Balance of Maternity Insurance account with National Social Insurance Fund	18,809·8		
Total	19,511·4	Total	19,511·4

IV.—Tuberculosis Insurance

1.—Legal Basis.

Compulsory insurance against tuberculosis was introduced by the Royal Legislative Decree of 27 October 1927, converted into an Act with minor amendments on 20 May 1928.

2.—Scope.

Insurance is compulsory for persons of both sexes between the ages of 15 and 65 employed as :

(*a*) workers or employees in commerce, industry and agriculture, public servants, and professional workers ;

(*b*) domestic servants and persons on the same footing. It also covers seamen who pay contributions to the Mercantile Marine Invalidity Fund.

Salaried employees and persons on the same footing, drawing monthly remuneration in excess of 800 lire are exempted, together with State officials and the administrative staff of the Royal Household and of public charitable institutions.

3.—Administration.

Tuberculosis insurance is administered by a special branch of the National Social Insurance Fund, managed by the governing body of the Fund and by a special committee presided over by the President of the Fund. The governing body lays down the general principles for the working of the scheme, decides on the utilisation of the funds, and approves the balance sheet. The special committee is responsible for the conduct of current business. In regard to health questions and building schemes, its decisions are subject to the approval of the Ministry of the Interior. The Fund provides for the construction and equipment of hospitals and similar institutions, on the advice of the provincial anti-tuberculosis associations concerned and with the approval of the Ministry of the Interior.

4.—Financial Resources.

The financial resources of the Fund are derived from contributions paid by the insured persons and their employers. For persons whose daily wage does not exceed 8 lire, the contribution is at the rate of 1 lira a fortnight, borne in equal proportions by the insured person and the employer. For persons whose daily wage exceeds 8 lire, the total contribution is 2 lire.

5.—Benefits.

Insurance covers all forms of tuberculosis requiring medical treatment. To qualify for benefit, the insured person must have paid at least 12 fortnightly contributions during the two years preceding the application for treatment.

(*a*) *Benefits in kind.*

The scheme provides for the admittance of the insured persons and their dependants to homes and institutions for treatment (sanatoria, hospital-sanatoria, convalescent homes) or to special wards of approved

hospitals. If no room is available, the insured person is entitled to home treatment under the supervision of the National Fund and the competent provincial anti-tuberculosis association. Such treatment includes medical attendance and drugs, and must as far as possible place the patient in circumstances as favourable as if he had been admitted to an institution.

(*b*) *Cash benefits.*

The dependants of an insured person who is granted institutional or home treatment are entitled, if the total contribution paid on his behalf for the last 6 months was at the rate of 1 lira, to daily benefit at the rate of 4 lire or 6 lire if the contribution was 2 lire.

The dependants of an insured person are deemed to be the wife of an insured man, the disabled husband of an insured woman, legitimate or illegitimate children under 15 years of age, and brothers and sisters of the insured person under 15 years of age living in his household and dependent upon him.

6.—Statistics.

Number of insured in 1930 5,630,697

INCOME AND EXPENDITURE FOR 1930

(in thousands of lire)

INCOME		EXPENDITURE	
Contributions of insured persons	71,893	Benefits in kind	89,806
Contributions of employers ...	71,893	Daily cash benefit	5,009
Other income	9,323	Cost of administration ...	7,454
		Sundry expenses	1,449
		Total	103,718
		Balance	49,391
Total	153,109	Total	153,109

BALANCE SHEET AT 31 DECEMBER 1930

(in thousands of lire)

ASSETS		LIABILITIES	
Real property	49,678·4	Benefits due at end of year	14,575·8
Furniture and equipment	3,371·7	Sundry creditors	630·7
Amount outstanding from National Social Insurance Fund and from agents for sale of stamps	172,129·6		15,206·5
Sundry debtors	1,238·3	Balance of income over expenditure for previous years	211,211·5
Total	226,418·0	Total	226,418·0

V.—Invalidity and Old-Age Insurance

A.—General Scheme for Manual Workers

1.—Legal Basis.

The compulsory insurance scheme was introduced by the Legislative Decree of 30 December 1919, revised by Decrees of 30 December 1923 and 29 November 1925, and amended by the Act of 13 December 1928 and Decrees of 13 May 1929 and 26 December 1929

2.—Scope.

Insurance is compulsory for persons of both sexes between the ages of 15 and 65 employed as workers or employees in industry, commerce and agriculture, professional workers, or domestic servants and persons on the same footing.

It does not cover private salaried employees and persons on the same footing whose monthly remuneration exceeds 800 lire, seamen who contribute to the Mercantile Marine Invalidity Fund, and persons in the service of the State, the Royal Household, provinces and municipalities and public charitable institutions.

3.—Administration.

The insurance carrier is the National Social Insurance Fund which administers the scheme locally through the social provident institutes.

The Fund is managed by a Governing Body, appointed by Royal Decree issued by the Minister of Corporations in agreement with the Minister of Finance. The Governing Body consists of eight representatives of the national employers' confederations and eight of the national federation of trade unions, one representative of the National Fascist Association of Public Servants, the Presidents of the National Social Insurance Fund and of the National Accident Insurance Fund, two social insurance experts and one representative each of the Ministries of Corporations, Finance, Agriculture and Forestry, and Communications.

The Governing Body elects an Executive Committee from among its own members, comprising the President of the Fund, the two vice-presidents, the three members of the Governing Body representing the Ministries of Corporations, Finance, and Agriculture and Forestry, two representatives each of the employers and workers, and the Director-General of the Fund.

Social provident institutes as a rule exist in each province. They are directly responsible to the National Fund, which appoints their staff, and are each assisted by an advisory board consisting of representatives of employers and insured persons.

4.—Financial Resources.

The financial resources are derived from contributions paid by the insured persons and the employers and from a State grant.

(*a*) Contributions of insured persons and employers.

The rate of contribution is as follows :

Daily remuneration of insured person	Fortnightly contribution
Up to 2 lire	1 lira
2–4 ,,	2 lire
4–6 ,,	3 ,,
6–8 ,,	4 ,,
8–10 ,,	5 ,,
Over 10 ,,	6 ,,

The contribution is borne in equal proportions by the insured person and the employer.

The employer deducts the workers' contributions from their wages and pays them into the Fund together with his own contribution.

(*b*) State grants.

Up to 1929, the annual State grant to the scheme amounted to 50 million lire.

This grant is used to provide for a contribution of 100 lire to every pension awarded, half the allowances granted to widows and orphans, and the payment of supplementary allowances in respect of voluntary contributions.

5.—Benefits.

The scheme provides pensions in case of incapacity for work or old age, and temporary monthly allowances to survivors on the death of the insured person. It also provides for measures to prevent and cure invalidity.

The following persons are entitled to pensions :

(*a*) Insured persons who have completed their sixty-fifth year of age and have paid at least 240 fortnightly contributions;

(*b*) Insured persons of whatever age who are permanently incapacitated for work, provided that they have paid at least 120 fortnightly contributions. All persons whose earning capacity has been reduced by at least two-thirds are deemed to be incapable of work.

1. *Old-age and invalidity pensions.*—The pension consists of two parts, corresponding respectively to the contributions paid by the insured person and the employer and to the State grant.

The fraction of the pension corresponding to the employers' and insured persons' contributions consists of a basic sum equal to five times the average annual contribution paid while the insured person was in insurance, plus an increment equal to three-tenths of all the contributions paid. The fraction of the pension which corresponds to the State grant amounts to 100 lire.

An additional allowance equal to one-tenth of the pension is payable for every child under 18 years of age dependent on the insured person.

2. *Allowances payable on death.*—On the death of the insured person the widow or, if there is none, his children under 15 years of age are granted a monthly allowance of 50 lire for a period of six months. The surviving husband of an insured woman is entitled to this allowance only if he is disabled.

3. *Benefits in kind.*—The scheme provides for free medical treatment and admission to hospital with a view to preventing or reducing invalidity.

6.—Statistics.

(Compulsory and Voluntary Insurance)

Number of insured persons estimated at 6 million

INCOME AND EXPENDITURE FOR 1930[1]

(In thousands of lire)

INCOME		EXPENDITURE	
Contributions of insured persons	215,687·5	Old-age pensions	144,392·0
Contributions of employers	215,687·5	Invalidity pensions ...	137,688·0
Income from capital ...	203,717·0	Commuted pensions ...	587·0
Other income	384·0	Transferred to Reserve Fund	298,586·0
		Survivors' allowances ...	1,500·0
		Prevention and treatment	3,558·0
		Cost of administration ...	18,845·0
		Sundry expenses	30,320·0
Total	635,476·0	Total	635,476·0

	Number of beneficiaries at 31 December 1930[1]	Annual cost in thousands of lire
Old-age pensions	143,806	92,324
Invalidity pension	66,961	47,119

[1] Excluding special schemes administered by the National Social Insurance Fund.

BALANCE SHEET AT 31 DECEMBER 1931

(In thousands of lire)

ASSETS		LIABILITIES	
Securities	1,359,724·5	Guarantee and reserve fund	124,273·8
State annuities	2,133,239·9	Fund for supplementary contributions borne by State	175,822·5
Loans	2,021,329·5	Voluntary Insurance Fund	378,818·5
Shares	46,472·0	Compulsory Insurance Fund	3,129,993·9
Real property	208,476·0	Life pension fund ...	1,134,050·3
Current accounts and sundry debtors ...	414,477·7	Fund for special schemes	589,455·6
		Sundry creditors ...	651,305·0
Total	6,183,719·6	Total	6,183,719·6

B.—SPECIAL SCHEME FOR SEAMEN

1.—Legal Basis.

Compulsory insurance for seamen was introduced by a Royal Decree of 26 October 1919, amended on 29 March 1927 and 9 April 1931.

2.—Scope.

(*a*) *Vessels.*—The scheme covers :

1. All vessels with ship's articles within the meaning of the Mercantile Marine Code ;

2. Vessels plying in ports, even if they have no ship's articles, provided that they are propelled by their own power and that the conditions of employment of their crews are governed by a written contract;
3. Piloting vessels.

(*b*) *Persons.*—The scheme covers the following persons :

1. All persons on the ship's articles, irrespective of age or nationality;
2. All persons employed on vessels plying in harbours and ports, provided that they are registered as maritime workers;
3. Pilots.

3.—Administration.

The scheme is administered by the Mercantile Marine Invalidity Fund, an autonomous branch of the National Social Insurance Fund. The Invalidity Fund is managed by a special committee consisting of three shipowners' and three seamen's representatives, appointed by their respective national confederations, the President of the National Fund, the Director-General of the Mercantile Marine Invalidity Fund, and representatives of the Ministries of Corporations and Finance.

4.—Financial Resources.

The financial resources of the Fund are derived mainly from contributions from the shipowners and seamen and a State grant.

(*a*) Contributions from insured persons and shipowners.

The contributions represent a varying proportion of the basic standard wage, fixed by decree for each occupational group. The contribution for officers is at the rate of 15 per cent. of the standard basic wage, of which 7 per cent. is paid by the insured person and 8 per cent. by the shipowner. For all other ratings, including the staff of the catering department, the contribution is at the rate of 15 per cent. of the basic wage, of which 6 per cent. is borne by the insured person and 9 per cent. by the shipowners.

(*b*) State grant.

A State grant of 4½ million lire is payable for the first 20 years following the financial year 1930–1931, and 1½ million lire for subsequent years.

5.—Benefits.

The scheme covers the risks of old age, invalidity and death.

The following persons are entitled to pensions :

1. Persons who have reached their sixtieth year and have completed at least 20 years in maritime work. Insured persons who have been employed for at least 10 years in the engine-room department are entitled to a pension at the age of 55, and those who have been so employed for 20 years at the age of 50.

2. Persons who are declared permanently unfit for maritime work for whatever cause, provided they have been employed in such work for 20 years, or for 10 years, including 3 years in the 10-year period immediately preceding the verification of invalidity.

3. Persons declared permanently unfit for maritime work in consequence of an accident incurred during the period of service or for reasons of service.

(*a*) *Old-age and invalidity pensions.*

The pension is assessed on the basis of the average standard wage or the last three years in maritime work, and is constituted as follows :

1. One-thirtieth of the above average for each full year in maritime work completed since 31 September 1919;

2. One-hundredth of the said average for each full year in maritime work completed between 1 January 1914 and 31 December 1919;

3. One-five-hundredth of the said average for every year in maritime work completed before this date, any period of 6 months or over counting as a year.

The pension may in no case exceed the basic average standard wage.

(*b*) *Widows' pensions.*

On the death of an insured person, his widow is entitled to a pension under the following conditions :

1. If the insured person himself was in receipt of a pension;

2. If the insured person had completed 20 years in maritime work;

3. If the insured person had completed 10 years in maritime work, 3 of which were included in the 10-year period immediately preceding death;

4. If the insured person died in consequence of an accident incurred on service or for reasons of service.

The widow's pension is equal to half that which would have been due to the deceased. A supplementary allowance of one-tenth of the pension due to the deceased is payable for each child until it comes of age. The total amount of the widow's pension may not exceed three-quarters of the pension of the deceased.

6.—Statistics.

INCOME AND EXPENDITURE FOR 1930

(in thousands of lire)

INCOME		EXPENDITURE	
Contributions paid (net total)	26,066·6	Capital of pensions claimed during the year	10,359·5
Interest on capital ...	16,147·1	Sundry allowances to insured persons and their dependants	110·0
Sundry income[1]	1,723·3	Cost of administration ...	1,251·7
		Transferred to Current Pensions Fund	7,516·6
		Transferred to Depreciation Fund	134·9
		Transferred to Reserve Fund for Maternity Pensions	24,562·6
		Sundry expenditure ...	1·7
Total	43,937·0	Total	43,937·0

[1] Including a State grant of 1,500,000 lire.

PENSIONS CURRENT AT 31 DECEMBER 1930

	Number of pensions	Annual cost in thousands of lire
Old-age pensions	6,440	9,049·5
Invalidity pensions	3,157	1,298·3
Survivors' pensions	11,648	5,408·3

BALANCE SHEET AT 31 DECEMBER 1931

(In thousands of lire)

ASSETS		LIABILITIES	
Securities	58,160·3	Current Pensions Fund ...	132,513·5
Capital value of loans, annuities and advances from Fund	173,714·0	Reserves for maturing pensions	173,967·1
Movable property and balance of special accounts	2,786·3	Depreciation Fund ...	3,688·8
Balance of accounts with National Social Insurance Fund	82,267·6	Sundry liabilities... ...	8,564·5
Sundry debtors	7,334·3	Sundry creditors	5,528·6
Total	324,262·5	Total	324,262·5

VI.—Subsidised Benefit Schemes for Staffs of Public Undertakings

A.—SCHEME FOR STAFF OF STATE RAILWAYS

Sickness

1.—Legal Basis.

Legislative provision for sickness insurance for the staff of the State railways is made under Articles 67, 70, 71, 72 and 73 of the Staff Regulations, approved by Legislative Decree No. 405 of 7 April 1925.

Rules governing medical benefit are laid down in Decrees No. 2918 of 31 December 1923 and No. 891 of 2 October 1924.

2.—Scope.

The scheme covers the risk of sickness for all established, probationary or temporary servants of the State railways, but the definition of risk and rate of benefit vary for the different categories of the staff.

3.—Administration.

The administration of the State Railways is its own insurance carrier.

4.—Financial Resources.

No contributions are due from the staff.

5.—Benefits.

(*a*) *Benefits in kind.*

Free medical attendance is granted to the following persons :

1. All established, probationer or auxiliary railway servants who are injured while on duty or are victims of industrial accidents.

2. All established, probationer or auxiliary railway servants stationed in malarial districts.

3. All established and probationer railway servants stationed in specially backward or inclement districts and earning less than 8,900 lire a year.

Medical attendance comprises admission to hospital, the supply of medicaments, special or general treatment, and surgical appliances.

It is also granted to members of the families of railway servants referred to in (2) and (3) above.

(*b*) *Cash benefits.*

In addition to free medical attendance, the permanent servants of the State railways are entitled, whatever their remuneration, to payment of their full wages for a period of 180 days in the event of absence from work on grounds attested by a medical certificate. Periods of absence occurring within 60 days of each other are as a rule considered as a single period for the purpose of the limit of 180 days.

In special cases, however, the general management may authorise payment of all or part of the sick person's wages for a fresh period of 90 days.

On the expiry of this time limit of 180 or 270 days the person concerned may be granted sick leave; persons with twenty years' service or over receiving two-thirds, those with ten years' service or over half, and those with less than ten years' service one-third of their former remuneration.

In case of sick leave granted on account of injury incurred on service or sickness resulting from malarial infection, the Administration may increase the above benefits up to the full amount of wages.

Sick leave may not be granted for longer than one year, but may be prolonged by not more than six months in exceptional cases.

The ordinary and extra auxiliary staff is not entitled to payment during absence due to sickness. In deserving cases, however, members of the ordinary auxiliary staff suffering from malaria may be granted a fraction equal to not more than half their wages, for not more than 90 days in each calendar year.

Accident

In the event of accident, the staff of the State railways is covered by the general workmen's compensation legislation applicable to industry and commerce.

The only difference between the workmen's compensation scheme for workers in commerce and industry and that for State railway servants lies in the insurance institution, the State railways being themselves responsible for the insurance of their staff and paying all benefits due directly out of their management funds in accordance with the provisions of Act No. 418 of 9 July 1908.

The statutory benefits due under workmen's compensation legislation are moreover increased for State railway servants by the grant of medical attendance and supplementary allowances at the rates and on the conditions already described under the head of sickness.

The statistics of the workmen's compensation scheme for State servants are included in the general statistics of workmen's compensation in industry and commerce. It may be noted, however, that during 1930 the administration of the State railways paid out a total

sum of 6,956,303 lire under workmen's compensation legislation. During the same year industrial accidents were responsible for 516 cases of permanent disablement and 60 deaths.

Old Age, Invalidity and Death[1]

1.—Legal Basis.

The main legislative provisions governing pensions for the permanent staff of the State railways are contained in the consolidated Act No. 229 of 22 April 1909, Legislative Decree No. 2373 of 27 November 1919, Act No. 369 of 7 April 1921, Legislative Decrees No. 2590 of 7 December 1923, 486 of 31 March 1925, and 1431 of 13 August 1926.

2.—Scope.

These provisions cover all established and probationer officials of the State railways.

3.—Administration.

The Pension Fund is administered directly by the Administration of the State railways.

4.—Financial Resources.

Railway servants are required to pay into the Fund an entrance fee equal to one-tenth of their commencing annual remuneration. A contribution of 6 per cent. of their remuneration, and one-twelfth of every additional increment, is deducted from their pay.

The Administration of the State railways pays into the Pension Fund an annual contribution equal to the difference between the cost of the pension scheme and the total income of the Fund from contributions and other sources, together with a contribution of 40 million lire a year to the reserve fund.

5.—Benefits.

The scheme covers the risks of old age, invalidity and death. The insured persons are entitled to a pension under the following conditions: members of the active staff and office employees on completion of their fifty-fifth year of age and twenty-fifth year of service; all other railway servants, on completion of their sixtieth year of age and thirtieth year of service.

The retiring age may not be postponed beyond 62 to 64 years, according to the position occupied, for office staff, and 50 or 58 years for members of the active staff.

A railway servant of whatever age placed on the retired list, after at least ten years' service, in consequence of physical disablement or for administrative reasons is entitled to a pension. No qualifying period of service is required if disablement was incurred in the course of duty or through malaria.

In the event of the death or dismissal of a railway servant with at least ten years' service, the pension is payable to his family.

The pension is assessed on the basis of the average pensionable

[1] The auxiliary staff is covered by the general invalidity and old-age insurance scheme.

emoluments for the last three years' service,[1] which are taken as the basic wage. Invalidity and old-age pensions are equal to one-fortieth of the first 4,000 lire of the basic wage, and one-fiftieth of the remainder for every year of active service.

The pension may in no case exceed eight-tenths of the basic wage.

The pension payable to dependants is equal to a fraction of that due to the railway servant himself, determined as follows :

	Per cent.
Childless widow	50
Fatherless and motherless orphans :	
1 orphan	40
2 or 3 orphans	50
4 orphans or more	60
Widow with children :	
1 or 2 children	65
3 children	70
4 children or more	75

Where there are children by two marriages, 50 per cent. of the pension is payable to the widow and her own children, and 25 per cent. to the children by the former marriage.

6.—Statistics.

(*a*) At 30 June 1931 there were 90,738 pensions in payment, to the value of 417,139,873 lire, and 81,840 cost-of-living allowances, to the value of 79,787,322 lire.

(*b*) *Income and expenditure for the financial year 1930–1931.*

Income of Pension Fund, including contribution of the Administration	489,448,859 lire.
Expenditure of Pension Fund ...	449,448,859 ,,

Supplementary Schemes

1.—State Railway Servants' Provident Fund.

This fund supplements the scheme for covering the risks of sickness, invalidity, old age and death for the permanent and temporary staff of the State railways (Acts No. 641 of 19 June 1913 and No. 2685 of 22 December 1927; Decrees No. 370 of 7 April 1921, 3157 of 31 December 1923, 499 of 23 March 1924, 187 of 7 February 1926 and 1314 of 28 August 1930).

Income of Provident Fund in 1930 ...	41,543,269 lire.
Expenditure of Provident Fund in 1930 ...	61,308,005 ,,

The capital of the Provident Fund on 30 June 1931 was 123,901,055 lire.

2.—Assistance for Children and Orphans of State Railway Servants.

(Helen of Savoy Endowment: Decrees Nos. 1439 of 3 July 1919 and 321 of 19 February 1922; and Victor Emanuel III Endowment: Decree No. 186 of 7 February 1926.)

Total expenditure in 1930	677,761 lire.
Capital at end of 1930	2,192,338 ,,

[1] Including supplementary bonuses, which are assessed on the basis of an average taking into account the period for which they were paid and the total length of service.

3.—Widows' and Orphans' Insurance for Ordinary Auxiliary Staff of State Railways.

Widows' and orphans' insurance for the ordinary auxiliary staff of the State railways is administered by the National Social Insurance Fund. The benefits payable in the event of death or on the cessation of service are covered by a contribution of 12 per cent. of wages borne in equal proportions by the management and the insured persons.

During the financial year 1930–1931 the Administration of the State railways paid a total contribution of 346,190 lire to the National Social Insurance Fund on account of 900 members of its auxiliary staff.

B.— Post Office and Telegraph Workers

1.— Accident Insurance.

Post office and telegraph workers are compulsorily insured against accidents under the legislation applicable to commercial and industrial undertakings. The administration of the post office and telegraph services, however, is its own insurance carrier and pays the compensation due to victims of accidents or their dependants out of its own funds.

2.—Insurance of Staff not on the Establishment.

Members of the staff not on the establishment are insured against invalidity, old age, unemployment and tuberculosis under the general schemes.

3.—Insurance of Auxiliary Staff.

The auxiliary staff (minor employees and workers employed under a contract of limited duration) is insured against old age, invalidity and death with the Postal and Telegraph Workers' Insurance and Welfare Institution.

A contribution of 12 per cent. of wages is payable to this Institution, of which 8 per cent. is borne by the administration and 4 per cent. by the insured persons.

C.—Telephone Workers

1.—Accident Insurance.

Telephone workers are covered as regards accident insurance by the legislation applicable to commercial and industrial undertakings. The administration of the telephone service, however, is its own insurance carrier and pays the compensation due to victims of accidents or their dependants out of its own funds.

2.—Insurance of Staff on Daily Rates.

Members of the staff on daily rates are insured against invalidity, old age, unemployment and tuberculosis under the general schemes.

3.—Invalidity, Old-Age and Widows' and Orphans' Insurance for Workers engaged under Contract at Daily Rates.

Members of the staff engaged under contract at daily rates are insured under sections 7 and 8 of Act No. 1405 of 30 September 1920 and Decrees No. 884 of 14 June 1925 and No. 1395 of 10 July 1925.

The scheme is administered by the National Social Insurance Fund out of a special fund for the staff of the telephone services.

Contributions are payable at the rate of 10 per cent. of wages, 6 per cent. being borne by the employer and 4 per cent. by the insured person.

Male telephone workers are entitled to an old-age pension on reaching the age of 60 and after 20 years' service, and women on reaching the age of 55 and after 20 years' service in the case of office employees, or 15 years' service in the case of women operators.

In case of invalidity due to service, the pension is payable irrespective of the length of service. In the event of death the pension reverts to the widow and orphans.

STATISTICS FOR 1930

Number of insured	Contributions (lire)	Pensions awarded Number	Pensions awarded Annual value (lire)	Capital of fund at 31 December 1930 (lire)
11,350	5,310,154	13	18,276	26,329,165

4.—Invalidity, Old-Age and Widows' and Orphans' Insurance for Staff drawing Monthly Salaries.

Members of the staff whose contracts provide for remuneration by the month are insured with the National Social Insurance Fund (section 10 of Legislative Decree No. 884 of 14 June 1925) on the accumulative system under an endowment insurance policy containing an invalidity clause. The premium is at the rate of 11 per cent. of the remuneration and is borne entirely by the employer (section 3 of Royal Decree No. 88 of 3 January 1926).

Under this policy the staff paid by the month is entitled in the event of death or on the expiry of their policy to payment of a capital sum varying with the age and remuneration of the insured person.

Under the invalidity clause the Fund also guarantees payment of the policy and excuses the payment of premium in the event of invalidity due to any cause whatever.

VII.—Other Social Insurance Schemes

1.—Welfare Fund for Administrative Staff and Officers of Subsidised Shipping Companies and Liners.

The Welfare Fund for the administrative staff and officers of subsidised shipping companies and liners was set up by a Legislative Decree of 24 September 1912[1]. Contributions to the Welfare Fund

[1] In addition to the liabilities laid down under this Decree, ships' officers are also required to register with the Mercantile Marine Invalidity Fund (Decree of 26 October 1919).

are at the rate of 15 per cent. of remuneration, borne equally by the employer and the insured person.

Members of the Fund are entitled to an old-age pension after at least 25 years' membership and on attainment of the age of 55 for sea-going staff and of 60 for administrative staff.

In the event of invalidity, persons who have belonged to the Fund for at least ten years are entitled to a temporary allowance payable until the old-age pension becomes due.

STATISTICS FOR 1930

Number of insured	Contributions (lire)	Pensions awarded Number	Annual cost (lire)	Capital of Fund at 31 December 1930 (lire)
1,426	2,924,988	10	23,224	27,691,359
		2[1]	15,008	

[1] Temporary invalidity allowances.

2.—Welfare Fund for Workers in Public Transport Services (excluding State Railways).

The Welfare Fund for workers in public transport services was set up by an Act of 25 March 1919, and its administration is governed by the Regulations of 30 September 1920 and 19 October 1923.

The Fund is administered by the National Social Insurance Fund.

Contributions to the Fund are at the rate of 15 per cent. of the remuneration of the insured person, of which 9 per cent. is payable by the employer and 6 per cent. by the insured person.

Old-age pensions are payable on completion of their twenty-fifth year of service and sixty-fifth year of age to office employees, and of the twenty-fifth year of service and sixtieth year of age for persons in the active services.

In the event of invalidity not incurred on service a pension is payable after ten years' membership. Where invalidity is incurred on service no qualifying period is required.

In the event of the death of the insured person the pension to which he was or would have been entitled reverts to his widow and children under age.

STATISTICS FOR 1930

Number of insured persons	Contributions (lire)	Pensions claimed Number	Annual cost (lire)	Capital of fund at 31 December 1930 (lire)
41,494	37,965,052	1,215	3,077,475	419,737,980

VIII.—Unemployment Insurance

1.—Legal Basis.

Compulsory unemployment insurance was introduced by Royal Decree No. 3158 of 30 December 1923 (Administrative Regulations approved by Royal Decree No. 2270 of 7 December 1924).

2.—Scope.

The scheme covers employed persons of both sexes between the ages of 16 and 65, irrespective of nationality.

The following categories are excluded: agricultural workers, except for certain categories; officials in the public services; domestic servants; salaried employees and persons on the same footing drawing a monthly salary of over 800 lire, and those with guaranteed security of employment; casual workers; home workers; theatrical and cinematograph performers; persons employed exclusively on work which is performed annually during fixed periods lasting less than six months. Other seasonal workers are insured but are not entitled to benefit during the slack season or during the intervals when work is normally suspended in their occupation.

3.—Administration.

The central administrative body for unemployment insurance is the National Social Insurance Fund, to which provincial and inter-provincial funds are attached.

4.—Financial Resources.

The resources of the scheme are derived exclusively from contributions borne in equal proportions by employers and insured persons and fixed on the basis of the insured person's wages in accordance with the following scale:

Daily Wage class (lire)	Fortnightly contributions (lire)
1. Up to 4...	0·70
2. 4 to 8	1·40
3. Over 8	2·10

In the case of insured persons who are also liable to invalidity and old-age insurance, the contributions due under the two schemes are usually collected together.

5.—Benefits.

Benefits are paid in cash at the rate of 1.25, 2.50 or 3.75 lire a day, according to the wage class in which the insured person has paid the majority of his contributions during the six months preceding the loss of his employment. The insurance authorities may organise or make grants towards vocational courses or practical classes for the unemployed and may make the payment of benefit conditional on attendance at them. Loans may be advanced for the execution of public works out of any unemployment insurance moneys available.[1]

Benefit is payable for a maximum period of 90 days, provided that during the two preceding years the insured person has paid at least twenty-four fortnightly contributions, and up to a maximum period of 120 days provided that the insured person has paid at least thirty-six contributions.

[1] The Unemployment Insurance Fund is also responsible for five-tenths of the annual cost of the employment exchanges, up to a maximum of 10 million lire, and makes an annual contribution of 1 million lire to the working expenses of the Commissariat for Internal Migration.

6.—Statistics.

Number of insured in 1930 4,500,000

INCOME AND EXPENDITURE FOR 1930

(in thousands of lire)

INCOME		EXPENDITURE	
Contributions of insured persons	66,954·8	Cash benefits[1]	101,873·7
Contributions of employers	66,954·8	Cost of administration ...	13,700·4
Income from capital ...	44,083·6	Contribution to expenses of employment exchanges and Internal Migration Commissariat	11,245·6
Other income	156·3	Other expenditure... ...	837·0
Total	178,149·5	Total	127,656·7

[1] Comprising 101,707,057·25 lire paid out in ordinary unemployment benefit and 166,629·25 lire paid out between 9 October and 31 December 1930 as special benefit to women during pregnancy and confinement, in conformity with Royal Decree No. 850 of 13 May 1929.

BALANCE SHEET AT 31 DECEMBER 1930

(in thousands of lire)

ASSETS		LIABILITIES	
Securities	526,302·9	Reserve Fund at 31 December	905,779·6
Sundry loans	118,158·0	Sundry creditors	4,875·1
Movable and real property	1,300·0		
Current accounts:			
(*a*) Administrative bodies (National Social Insurance Fund, etc.) ...	249,682·8		
(*b*) Miscellaneous ...	15,211·0		
Total	910,654·7	Total	910,654·7

THIRD PART

SOCIAL ASSISTANCE

I.—Medical Assistance and Assistance for the Aged, Infirm and Incurable

1.—Legal Basis.

The assistance services covered by this title are administered by the public charitable institutions and by private charitable organisations.

The public charitable institutions are governed by Acts of 1862 and 1890 and by Decree No. 2841 of 30 December 1923.

The status of private charitable organisations was amended by Act No. 850 of 4 March 1928.

Hospital treatment is the only branch covered by special legislation defining the beneficiaries, administration, financial resources, and benefits (Act No. 636 of 1 August 1907).

2.—Beneficiaries.

Medical assistance must be provided in case of urgency and need to all persons without resources entered on a special municipal register.

3.—Administration.

The country is divided into areas (*condotte*), each equipped with the necessary establishments and staff for the provision of medical, surgical and pharmaceutical assistance.

4.—Financial Resources.

Medical assistance is financed by the income from hospital funds and by sums allocated in the provincial and municipal budgets.

5.—Benefits.

Benefits comprise medical, surgical and obstetrical attendance and the supply of all medicaments required for acute ailments and confinements.

6.—Statistics.

In 1928, the compulsory ordinary and extraordinary expenditure provided for under the municipal and provincial budgets amounted to 606,420,000 lire.

II.—Maternity and Child Welfare Service

1.—Legal Basis.

Maternity and child welfare work is carried on mainly by the National Foundation for Maternity and Child Welfare, which is governed by Act No. 2227 of 10 December 1925 and by Legislative Decree No. 1904 of 21 October 1926.

2.—Beneficiaries.

The National Foundation for Maternity and Child Welfare provides assistance for expectant, needy or deserted mothers, infants under five years of age who are not adequately cared for by their families, children of any age belonging to indigent families, minors who are physically or mentally abnormal and deserted or neglected or delinquent young persons under 18 years of age.

3.—Administration.

The National Foundation for Maternity and Child Welfare is a central body to which are attached provincial federations and municipal committees or groups of welfare workers. Its function is to co-ordinate, control and supervise the activities of private institutions for maternity and child welfare, acting either directly or through the medium of its provincial and local organs. The Foundation is administered by a Commissioner, and each provincial federation by a special delegate.

4.—Financial Resources.

The financial resources of the Foundation consist of a grant of 8 million lire from the Ministry of the Interior, a percentage of the residence tax, a compulsory levy on the funds of charitable organisations, the surplus on the sale of pawned articles, the yield of the tax on bachelors, gifts, bequests, etc.

5.—Benefits.

In addition to grants allocated to the maternity and child welfare institutions, benefits comprise the provision through the provincial federations and municipal committees or welfare groups of medical and surgical attendance to women on confinement, benefit to nursing mothers, allowances to deserted or destitute mothers, etc.

6.—Statistics.

EXPENDITURE FOR 1930

(In thousands of lire)

1. Maternity relief	34,322
2. Child welfare	53,133
3. Grants to maternity and child welfare institutions	5,581
4. Propaganda	8,352
5. Organisation of services	3,952
6. Miscellaneous expenses	15,959
Total	121,299

III.—Assistance for Young Persons

1.—Legal Basis.

Assistance to school children and young persons is organised by (*a*) the National Provident Institution for School Children, governed by Act No. 1753 of 3 January 1929, and (*b*) the National Ballila Organisation governed by the Act of 3 April 1926.

2.—Beneficiaries.

Assistance is granted to all school children and young persons. Children of 8 to 14 years of age belong to the *Balilla* Organisation and those of 14 to 18 to the *Avanguardisti*.

3.—Administration.

(*a*) *Provident Institution for School Children.* The National Provident Institution for school children is administered by a President responsible to a governing body, assisted by a national council which acts in an advisory capacity.

The National Institution operates through the medium of municipal branches grouped into provincial federations.

(*b*) *National Balilla Organisation.* The rules of the Organisation provide that it shall be administered by a central council consisting of a president, vice-president and 24 councillors, appointed by Royal Decree on the proposal of the head of the Government. By a Legislative

Decree of 10 August 1927, however, all the powers of the central council were transferred to the President of the Organisation. Each province has a provincial committee consisting of a president and 10 councillors, and each commune a communal committee consisting of a president and a varying number of councillors fixed for each commune by the provincial committee in proportion to its population. These committees are responsible for carrying out the decisions of the National Organisation and for the operation of the services for the relief and education of young people.

4.—Financial Resources.

(*a*) *National Provident Institution for School Children.*

The Institution is financed by contributions from its members and a grant from the National Social Insurance Fund. This grant may not be less than one lira per member; and an additional sum fixed year by year by the governing body of the Fund is due in respect of every member who has paid a yearly contribution of at least 3 lire into his insurance account.

(*b*) *National Balilla Organisation.*

The Organisation derives its financial resources from:

1. A levy of 5 per cent. on all ordinary and extraordinary voluntary expenditure incurred by the communes, paid into the school committees' fund;

2. Contributions from members of the Organisation, gifts, bequests, etc., and grants allocated year by year in the budgets of the Ministries of the Interior, Education, and Corporations.

5.—Benefits.

(*a*) *National Provident Institution for School Children.*

The Institution, through its local branches, grants sickness allowances to indigent school children, sends them for holidays to the sea or mountains, and promotes a spirit of mutual aid and thrift.

(*b*) *National Balilla Organisation.*

The activities of the National Balilla Organisation are threefold. In the first place, under the Decree of 17 March 1930, it organises the school committees responsible for providing clothing and school equipment for poor pupils. Secondly, it endeavours to supplement the influence of school and home by promoting the child's training in sport and citizenship, in particular by the organisation of courses of military training, and by assisting the children in their choice of a career. Finally, the Organisation provides its members with preventive, curative and supplementary medical care.

Preventive care is provided by the local travelling organisations equipped with experienced doctors, who subject the children to individual examination and follow their development, supply them with free medicaments, prescribe treatment or provide that those children who most require it shall be admitted to suitable convalescent homes. Curative treatment is provided in every case of sickness, on the application of the child's family, in the form either of the necessary

attendance (in simple clinical cases) or of admission to a town hospital at the expense of the Organisation, if the patient's family is unable to provide the care and medicaments necessary for his recovery. Supplementary assistance comprises the setting up of sun-cure establishments, holiday centres by the sea or in the mountains, and the organisation of camps.

The National Balilla Organisation has also taken out ordinary accident insurance policies for all members who joined after 1 January 1929. Every child holding a membership card is entitled to free insurance, which covers all accidents wherever and however incurred.

IV.—Assistance for Workers

Assistance for workers, other than that provided for under social insurance legislation or the compulsory insurance clauses of collective agreements, is granted by the National Relief Fund for Victims of Industrial Accidents, the National Social Welfare Institution, the General Fascist Confederation of Industry, the National Accident Insurance Fund, and the National Provident and Benefit Fund for employees in public services not run by the State.

1.– National Relief Fund for Victims of Industrial Accidents.

This institution was set up by Act No. 1416 of 19 July 1929 with the object of providing persons seriously disabled in industrial accidents with hospital treatment, the necessary artificial limbs and orthopædic appliances, vocational re-training, assistance in placing, and, in general, every kind of assistance considered necessary.

The beneficiaries are persons seriously disabled by industrial accidents, *i.e.* those who have lost at least four-fifths of their capacity for work.

The resources of the National Relief Fund are derived from compulsory contributions from the insurance institutions.

The statistics for the financial year 1930 are as follows:

Income	lire	Expenditure	lire
Contributions from insurance institutions ...	... 3,221,771	Hospital treatment	206,424
Miscellaneous income ...	65,690	Artificial limbs, etc.... ...	16,499
		Other benefits	206,065
Total ...	... 3,287,461	Total	428,988

2.– National Institute of Medico-Legal Assistance.

The National Institute of Medico-Legal Assistance was set up by a Decree of 26 June 1925, and reorganised by a Decree of 24 December 1927. Its function is to see that social legislation, and in particular, social insurance legislation, is equitably applied; for this purpose it examines, on the application of the interested parties, decisions taken by the bodies which administer social insurance and proposals for the payment of accident pensions, and, if necessary, refers them to administrative or judicial procedure for revision. The institution's intervention on behalf of the workers is free of charge. Its expenses

are covered by compulsory contributions from the trade associations (section 18 of Decree of 1 July 1926) and grants from the State, provinces, municipalities and other bodies.

V.—National Institute for Workers' Leisure

1.—Legal Basis and Beneficiaries.

The National Institute for Workers' Leisure was set up by a Legislative Decree of 1 May 1925 with the object of promoting, creating and co-ordinating institutions for the physical and moral improvement of manual and intellectual workers during their spare time.

2.—Administration.

The Institute is administered by a special Commissioner directly responsible to the Ministry of Corporations, and assisted by a director-general in all technical and administrative matters. The directorate, which is responsible for directing the activities of the provincial branches, supervising their administration and organising large-scale national activities, includes a number of technical departments (sports department, excursions department, etc.) and several advisory committees consisting of competent specialists.

There is a branch of the Institute in each province under the chairmanship of the political secretary of the province, assisted by a provincial directorate consisting of the secretaries of the Fascist federations of employers and workers, women's handicraftsmen's organisations, etc. The provincial branches are also assisted by technical committees.

Finally, each commune has a leisure centre under the chairmanship of the local political secretary. If necessary, these local centres may also include works organisations.

This territorial framework is strengthened by a supplementary organisation based on the different forms of the Institute's activities. Thus, there is a central sports committee, which promotes sport throughout the country, and to which the national federations for the various forms of sport are affiliated.

3.—Financial Resources.

The resources of the National Institute for Workers' Leisure are derived mainly from contributions from the trade associations, members' contributions, the proceeds of the events organised, a State grant and grants from employers.

4.—Benefits.

The activities of the National Institute consist in organising :

1. Sporting events, excursions, educational classes, etc.;

2. Medical services (cures at health resorts, etc.), welfare services (approaching the authorities on behalf of members with a view to obtaining information, documents, the payment of claims, etc.), and an accident insurance service.

The accident insurance service provides free cover for all risks attendant on the activities organised by the Institute, and covers all

its members. Members may also take out a supplementary optional policy covering all non-occupational accident risks, at a cost of 6 to 10 lire according to the policy adopted, borne entirely by the person concerned. At the end of 1930, 13,200 out of 1,622,140 members had taken out voluntary accident insurance policies.

5.—Statistics.

Number of members in 1930 1,622,140

INCOME AND EXPENDITURE for 1929–1930[1]

(in lire)

INCOME		EXPENDITURE	
Income from capital ...	72,644	Cost of organising sporting events, theatrical entertainments, etc., administrative expenses, grants to provincial branches, etc.	7,897,937
Trade associations' contributions	4,200,000	Accident insurance ...	26,600
State grants	399,940	Welfare and health ...	50,000
Members' contributions ...	2,767,961	Classes for general and vocational instruction ...	74,967
Members' accident insurance premiums	43,810	Sundry capital expenses, purchase of furniture and machines...	1,322,310
Profits on events organised, etc.	671,334	Special account for activities organised by the Central Directorate	2,829,425
Sale of securities	15,600	Advances to provincial branches	412,164
Special account for activities organised by the Central Directorate	2,829,425	Surplus of income over expenditure	806,178
Reimbursements from provincial branches, etc. ...	410,613		
Working capital	1,693,496		
Miscellaneous	314,758		
Total	13,419,581	Total	13,419,581

[1] These accounts refer exclusively to the central administration of the National Institute for Workers' Leisure, leaving out of account the budgets of the local branches, which are financed by substantial contributions from the employers in addition to grants from the central administration.

FOURTH PART

HOUSING

1.—Legal Basis.

The intervention of the authorities in the sphere of housing dates from the Act of 1903, subsequently amended by various measures codified on 30 November 1919. Further provisions were introduced by Decrees as follows: 7 October 1922, 20 January 1925, concerning co-operative building societies and fiscal relief; 30 August 1925 concerning the conditions to be fulfilled by cheap housing; 7 February 1926 concerning working-class and cheap dwellings; 10 March 1926 concerning the rules for the granting of subsidies to bodies engaged in building; 29 December 1927 concerning workers' housing institutes; 17 August 1928; 17 January 1926 and 9 July 1926 concerning the

housing of wounded and disabled ex-service men. The Acts of 25 October and 30 November 1924 concern the housing of State employees.

2.—Beneficiaries.

The beneficiaries include needy families, and also disabled ex-service men, and active and pensioned employees in the service of the State and public bodies.

Generally speaking, the dwellings covered by legislation on cheap housing may be divided into two categories :

(*a*) Working-class dwellings, which may not contain more than six living rooms and are allotted only to persons covered by the general accident and old-age insurance schemes, or persons whose income from work, either alone or together with that of the members of their family, does not exceed 1,100 lire a month ;

(*b*) cheap dwellings, which may contain up to ten living rooms.

Under the Act of 10 March 1926, non-repayable subsidies may be granted only in respect of dwellings which are of a simpler type than the ordinary working-class dwellings and may not comprise more than three rooms.

In some municipalities, provision has been made for the housing of the poorest classes of the population, as in Rome, where specially cheap dwellings have been built consisting of a single room at a monthly rent of not more than 120 lire.

3.—Authorities and Undertakings Concerned in Building.

The bodies engaged in building are :

(*a*) The State, through the medium of the National Housing Institute for State Employees ;

(*b*) The municipal and provincial authorities ;

(*c*) Independent bodies for the construction of working-class and cheap dwellings ;

(*d*) Public undertakings and services ;

(*e*) Co-operative societies for State employees and workers, and also for disabled ex-service men ;

(*f*) Co-operative credit and mutual aid societies which make special provision for housing their members ;

(*g*) Welfare societies for housing the indigent.

4.—Financing by Public Authorities.

Certain institutions have been authorised by the State to make loans to approved bodies engaged in building. These loans may not normally exceed 75 per cent. of the value of the property ; in certain cases, however, they may cover the whole amount.

The participation of the State in the payment of interest varies between 2 and 3 per cent. The Legislative Decree of 17 January 1926 authorised the Government to devote an annual sum of 5 million lire to the granting of additional subsidies to bodies for the construction of dwellings for war-disabled men.

An Act of 10 March 1926 introduced a scheme of non-repayable subsidies for the direct amortisation of part of the cost of building, applicable only to building work carried out by the municipalities, independent bodies and approved co-operative societies. The fiscal relief granted under the Act of 1919 was maintained under subsequent Acts; the Act of 7 June 1928 re-introduced a scheme of general taxation remission for 25 years, applying not only to new buildings but to repair and rebuilding work also. These measures are due to expire on 31 December 1935. Exemption from taxation mainly affects building work carried out by co-operative societies and three-room working-class dwellings built either by an approved body or by industrial or agricultural employers for the purpose of housing their staff.

5.—Statistics.

Buildings completed in 1930[1]

State contributions to the payment of interest and State subsidies up to 20 per cent. of the cost of building were granted in respect of 3,650 dwellings.

The total cost of these dwellings was 176,606,033 lire.

FIFTH PART

FAMILY ALLOWANCES

There are no general provisions in force in Italy obliging employers to grant special allowances to workers with family responsibilities. As a rule, however, such allowances are provided for under collective agreement, and various institutions (banks, undertakings under State control, etc.) also grant family allowances at varying rates to married workers with or without children under their own rules or regulations.

Legal provision for the payment of family allowances is made only on behalf of civil servants and State employees (Act of 27 June 1929). The rate of the allowances varies from 10 to 30 lire a month for each child; these rates are doubled in the case of fathers having more than three dependent children. Under the Decree of 18 November 1930 the allowances were reduced by 12 per cent.

Under Decree No. 1312 of 14 June 1928, the heads of large families are also exempted from the payment of certain taxes.

Owing to the lack of statistics, it is impossible to give an exact estimate of the amounts paid out by the heads of undertakings as family allowances. It is, however, possible to give some figures for the relief afforded to heads of families by exemption from taxation.

In 1930, 48,355 exemptions were granted, the sum involved amounting to about 11,983,000 lire. Of these 48,355 exemptions, 4,922 amounting to some 4,999,500 lire were granted to employees in the services of the State and institutions under State control or of the same standing, and 43,433 amounting to 6,992,500 lire to members of the staffs of private undertakings with family responsibilities.

[1] Excluding the statistics of the National Housing Institute for State Employees, and the co-operative societies for State railway servants.

SIXTH PART

HOLIDAYS WITH PAY

1.—Legal Basis.

Holidays with pay for private employees were introduced by the Legislative Decree of 9 February 1919, concerning private contracts of employment, amended by the Decree of 13 November 1924.

The principle of annual holidays with pay for manual workers was established by the Labour Charter. This principle was put into practice through collective agreements, and section 8 of the Royal Decree of 6 May 1928 requires trade associations to include in such agreements definite provisions on the subject of the annual holidays with pay due to workers in undertakings working continuously throughout the year. The Decree provides that collective agreements concluded before this date shall be completed by supplementary clauses to be added within a specified time limit.

The right to annual holidays with pay was conferred on the staff of railways, tramways and inland waterways carried on by private companies or provincial or municipal authorities by a Royal Decree of 19 October 1923 and on manual workers in telephone services working under concession by a Decree of 25 September 1924.

2.—Scope.

The only category of workers who are not entitled to holidays with pay is that of temporary workers whose conditions of employment are not regulated by collective agreement. In practice, however, these workers are entitled to holidays with pay if they have completed one year's continuous service in an undertaking working throughout the year, since the provisions of the Labour Charter apply to them in this case, even in the absence of a collective agreement.

3.—Conditions for Granting and Length of Holidays.

The conditions for the granting of holidays and their length are different for private employees, workers in industry and commerce, and the staffs of undertakings working under concession.

(*a*) *Private employees.* Private employees are entitled for the duration of their contract to an annual holiday with pay varying with the length of service in the undertaking, the minimum holiday being as follows :

Up to 5 years' service	10 days a year
From 6 to 15 years' service	15 ,, ,,
,, 16 ,, 25 ,, ,, ...	20 ,, ,,
Over 25 ,, ,, ...	30 ,, ,,

More favourable regulations in respect of the granting and length of holidays may be laid down by collective agreement. Thus, in banking and commerce, the length of the holiday is 10, 15, 20, 25 and 30 days a year for workers with up to 2, 8, 15 and 20 years' service respectively;

(*b*) *Workers in commercial and industrial undertakings.* The conditions for the granting and length of annual holidays with pay for workers in commercial and industrial undertakings are regulated by collective agreements and therefore vary for different groups of workers. The normal holiday granted is one week for all workers with at least one year's continuous service in an undertaking working throughout the year;

(*c*) *Workers in telephone services working under concession.* Manual workers in telephone services working under concession are entitled to 7 days' holiday with pay in the year.

The staff of railways, tramways and inland waterways carried on by private companies or public authorities are entitled to 8 days' holiday in the year in the case of workers paid by the day, and 10 days in the case of workers paid by the month. The holidays are extended to 20 days for workers with over 10 years' service and 25 for heads of departments or superior officers and persons of equal standing.

4.—Rates of Remuneration during Holidays.

The worker is entitled to his normal remuneration during the holiday period.

5.—Statistics for 1930.

	Number of workers employed in undertakings granting holidays with pay[1]	Number of workers granted holidays with pay	Expenditure for holidays with pay (thousands of lire)
Industry	2,467,285	2,467,285	289,520·1
Commerce	402,967	402,967	75,738·8
Agriculture	350,000	350,000	18,000·0
Inland transport	—[2]	—[2]	—[2]
Banking	43,200	43,200	—[2]
Maritime and air navigation	—[2]	—[2]	—[2]

[1] These figures refer solely to permanent workers in undertakings working throughout the year and therefore exclude temporary workers, day workers and seasonal workers.
[2] No statistics available.

JAPAN

SUMMARY

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FIRST PART

STATISTICS OF POPULATION

Total population (1 October 1930)	64,447,724
,, ,, (,, 1920)	55,963,053
Occupied population (1920)	27,261,106
Wage earners (1920)	17,746,372

Occupied Population by Occupation (1920)

	Employers, Independent workers	Salaried workers	Total
Agriculture, fishing	5,360,159	9,326,515	14,686,674
Mining, quarrying	12,253	412,211	424,464
Industry	1,294,835	4,005,413	5,300,248
Commerce, finance	1,677,294	1,510,708	3,188,002
Transports	257,990	779,248	1,037,238
Public administration, defence	34,496	550,704	585,200
Liberal professions	283,579	573,053	856,632
Domestic service	576,682	78,515	655,197
Others	17,446	510,005	527,451
Total	9,514,734	17,746,372	27,261,106

SECOND PART

SOCIAL INSURANCE

I.—Workmen's Compensation

1.—Legal Basis.

Factory Act of 28 March 1911, amended 29 March 1923. Mining Act of 8 March 1905, amended 22 July 1924. Health Insurance Act of 22 April 1922, amended 27 March 1927 and 27 March 1929. Workmen's Compensation Act of 28 March 1931. Workmen's Compensation Insurance Act of 28 March 1931.

2.—Scope.

The employer is liable for compensation and medical expenses in case of industrial accidents. The health insurance scheme, in occupations where it exists, assumes responsibility in his stead during the first 180 days of incapacity.

The legislation covers all workers under the Factory and Mining Acts and is extended, by the law of 1931, to quarrying, building and constructing, railways, tramways, motor transport, loading and unloading of vessels, and handling of goods.

3.—Insurance Institutions.

Prior to the 1931 Act the only institutions were those of the health insurance scheme.

According to the Act of 1931, the State becomes the insurer of liabilities of the employer for workmen's compensation.

Insurance is compulsory in civil engineering and constructing, optional in other activities.

4.—Financial Resources.

The insurance premiums are paid exclusively by the employers. The State provides for administration and inspection.

5.—Risks Covered and Benefits.

The legislation covers the risk of injury or sickness arising out of the performance of the work.

The following diseases are considered as occupational: poisoning caused by arsenic and its compounds, mercury and its compounds, phosphorus or substances containing phosphorus, lead and its compounds, hydrocyanic acid and cyanic compounds or other dangerous or poisonous substances; corrosion or ulceration occasioned by mineral acids, alkaline substances, caustic soda, fluorine and its compounds, compounds of chrome, tar or other corrosive or irritating substances employed in the industry; phlegmon in the hand or fingers caused by the handling of raw silk, palmar eczema of grinders and eczema caused by tar, cement, cyanic compounds and the like; cramp, convulsion, laceration, inflammation of the tendon sheaths, arthritis, or hernia occasioned by work; conjunctivitis or any other eye disease occasioned either by handling highly-heated objects or by irritative gases or substances (dust); erysipelas, anthrax, plague or smallpox contracted in handling rags, hair, hides or other old things; any other disease which can be regarded as an occupational disease.

In addition, the following diseases are regarded as occupational: diseases due to wounds; eye diseases caused by foreign bodies, inflammation of the tendon sheaths occasioned by handling of heavy objects, and other diseases due to an accident; poisoning, lesions of the skin or mucous membranes occasioned by poisonous, corrosive or irritating substances; diseases due to sudden changes of atmospheric pressure; eye diseases due to luminous rays; any other disease specified by the Minister of the Interior.

The amount of compensation is almost identical under the old and the new legislation. It consists of:

(*a*) In case of temporary incapacity: medical treatment and an absence allowance of 60 per cent. of the daily wages during the first six months, 40 per cent. thereafter.

(*b*) In case of permanent incapacity at the end of medical treatment: a lump-sum indemnity of from 40 to 540 days' wages, according to the degree of disability.

If not cured within three years: a lump-sum indemnity of 540 days' wages.

(*c*) In case of death: a lump sum indemnity to survivors of at least 360 days' wages and a funeral allowance of at least 30 days' wages.

6.—Statistics.

The new legislation covers approximately 1,150,000 workers in addition to those covered by the Factory and Mining Acts. The number of workers covered for compensation by the Factory and Mining Acts in 1930 is shown below.

Act	Number of workers	Workers who received compensation	Amount of compensation
			Yen
Factory	1,839,773	36,208	1,477,733
Mining	258,469	12,843	1,759,158
Total	2,098,242	49,051	3,236,891

II.—Sickness Insurance

1.—Legal Basis.

Act of 22 April 1922; enforced on 1 July 1926; amended by Acts of 27 March 1926 and 27 March 1929.

2.—Scope.

Health insurance is compulsory for all wage earners in factories and mines to which the Factory and Mining Acts apply.

Exceptions: (*a*) Factories employing less than ten persons, provided the work is not of a dangerous nature or injurious to health; (*b*) Certain ancient national industries when not employing mechanical prime movers (fans, lanterns, toys, plaited straw, bamboo articles, hand-made wearing apparel, preparation of various foodstuffs, etc.); (*c*) Workers temporarily employed (generally less than 30 days); (*d*) Administrative employees whose annual remuneration exceeds 1,200 yen.

Workers in agriculture, commerce, transport and administration do not come under the law.

An employer in an undertaking not subject to the law may have his staff insured if the majority of them are in favour of it.

Persons formerly compulsorily insured may continue their insurance if they apply to be allowed to do so within ten days after ceasing to be insurable.

3.—Insurance Institutions.

Health insurance is administered by (*a*) autonomous funds or (*b*) by government insurance offices.

(*a*) Industrial undertakings employing 500 workers, or more, are under obligation to set up autonomous health insurance funds. Undertakings employing from 300 to 500 workers may do so, and smaller enterprises may combine to form funds with at least 300 members.

(*b*) Workers not belonging to such autonomous funds are insured with one of the 50 prefectural health insurance offices.

The central administration is carried out by the Bureau of Social Affairs under the Ministry of the Interior.

4.—Financial Resources.

The State contributes one-tenth of the cost of the insurance, but not beyond 2 yen per annum for each insured person, and the expenses of the central administration.

The remaining cost is covered by equal contributions of the insured and the employers. The employers are responsible for the payment of the joint contributions. The share of the employer may be increased up to two-thirds in dangerous or badly paid occupations. The share of the insured must not exceed 3 per cent. of their wages.

5.—Benefits.

In cash : An allowance equal to 60 per cent. of wages in case of sickness or injury, no matter how caused.

In kind : Free medical attendance, hospital treatment (not health resorts), medicine, medical applicances (not spectacles) and dental care. With the approval of the office or fund concerned : free nursing, ambulance service and operations costing more than 20 yen.

Maternity benefits of 20 yen and 60 per cent. of wages for four weeks before and six weeks after confinement, and attendance by a midwife. Maternity benefit is given for confinement occurring after 180 days of insurance and within 180 days after the insurance has ceased.

All benefits are limited to six months in each individual case.

Health insurance has thus taken over the responsibility of the employer in the case of industrial accidents entailing incapacity for work not exceeding six months.

A small funeral benefit is granted on the death of an insured person.

No medical or maternity assistance is given to the family of the insured.

6.—Statistics.

NUMBER OF INSURED PERSONS IN 1930–1931

	Insurance offices	Autonomous funds	Total
Compulsory	930,072	583,018	1,513,090
Voluntary	3,611	31,079	34,690
Total	933,683	614,097	1,547,780

ACCOUNTS OF HEALTH INSURANCE FUNDS AND OFFICES FOR 1930–1931
(in yen)

INCOME		EXPENDITURE	
Contributions of insured and employers ...	33,213,428	Benefits	32,563,214
State grant	3,204,201	Administration	1,807,721
Other sources [1]	4,198,533	Other expenses	1,776,157
		Outstanding accounts ...	4,469,070
Total	40,616,162	Total	40,616,162

[1] Including the balance of the previous year's accounts of the autonomous funds.

THIRD PART

SOCIAL ASSISTANCE

I.—Unemployment Relief

1.—Unemployment Allowances.

No legislation.

A few workers' mutual aid societies exist in Tokyo, Kobe and Nagoya for the purpose of paying unemployment allowances to their members. They are subsidised by the municipal and provincial authorities. The society in Nagoya was established in May 1931.

The following are the statistics for 1930 :

	Tokyo	Kobe	Total
Number of members (monthly average) ...	4,062	1,923	5,985
INCOME OF SOCIETIES (in yen)			
Members' contributions	38,417	16,296	54,713
Employers' contributions	94,747	16,796	111,543
Municipal subsidies	4,850	4,000	8,850
Provincial subsidies	100	2,000	2,100
Other income	8,190	354	8,544
Total	146,304	39,446	185,750
EXPENDITURE (in yen)			
Unemployment benefits	44,978	8,596	53,574
Other benefits	21,883	22,596	44,479
Administration	25,908	12,674	38,582
Other expenses	10,249	5,086	15,335
Total	103,018	48,952	151,970

2.—Dismissal Allowances.

Factory Act of 28 March 1911, amended 29 March 1932.

Workers are entitled to two weeks' wages if dismissed without previous notice of two weeks. It is customary to pay dismissal allowances varying in amount according to length of service. A leaving allowance is usually paid to those who leave employment on expiration of contract. The following are the statistics for 1930.

ENQUIRY REGARDING DISMISSAL ALLOWANCES PAID IN FACTORIES AND MINES

	Number of factories and mines investigated[1]	Number of dismissed workers	Number who received allowances	Amount of dismissal allowances
				Yen
Factories	5,412	539,022	103,962	13,537,931
Mines	296	158,527	36,239	4,771,249
Public enterprises	—	13,894	7,083	1,652,485

[1] Establishments employing more than 50 workers and coming under the Factory or Mining Acts.

II.—Poor Relief

1.—Legal Basis.

Poor relief regulation of 1874. Law of 1889 concerning sick and deceased wayfarers. Poor relief law of 1929. The law of 1929 was

enforced in January 1932, the regulation of 1874 being repealed at the same time.

2.—Scope.

The legislation of 1874 provides relief for destitute persons who are disabled or unable to earn their living on account of illness, or are over 70 and enfeebled by senility, or are under 13.

Relief is granted under the law of 1929 to (*a*) infirm persons over 65, (*b*) children under 13, (*c*) women in pregnancy or in confinement, (*d*) persons unable to work on account of deformities, disablement, sickness, injury or other physical or mental defects. Assistance is given in the form of food, medical treatment, assistance at childbirth and provision of work.

Assistance is given only when the head of the family is unable to provide the necessary maintenance for its members. Relief is ordinarily given at the domicile, but a person may, if such is desirable, be placed in a public or private institution or in a private home. In the case of an infant under one year relief may be granted to the mother.

The mayor of the city, town or village is responsible for the distribution of relief. He may be assisted by a commissioner who is usually a member of Homen-iin (District Committee).

The relief is paid by the municipality of residence if the person to be relieved has resided there for one year or more, otherwise by the prefecture.

The national treasury refunds one-half of the expenses incurred by the prefectures and municipalities. The prefectures refund one-fourth of the expenses incurred by the municipalities. The national treasury and the prefectures subvention public and private relief institutions in the same proportions.

The law concerning sick or deceased wayfarers aims at relieving persons who are found sick on the road and the children who are with them. The heads of the municipalities in which they are found take charge of them in case no relatives are available who can take care of them. The expenses for relief, if not met by themselves or by those responsible for their support, are defrayed by the prefectures concerned. Such persons may also be handed over for assistance to public or private institutions. No period is fixed for the duration of this assistance.

3.—Statistics.

	Yen
Cost of poor relief during the year ended 31 March 1930	644,211
of which the State treasury bore	89,650

NUMBER OF PERSONS ASSISTED, 1929–1930

Invalids	2,090
Sick persons	6,206
Aged persons	7,051
Children	4,003
Others	1,777
Total	21,127

RELIEF GIVEN UNDER THE NEW POOR RELIEF LAW DURING THE THREE MONTHS APRIL–JUNE 1932

Nature of relief	Where relieved	By prefectures		By municipalities		Total	
		Persons	Yen	Persons	Yen	Persons	Yen
General assistance	At domicile ...	1,052	8,477	64,329	500,904	65,381	509,381
	In institutions	447	8,070	3,986	78,307	4,433	86,377
Medical assistance	At domicile ...	175	791	4,793	26,772	4,968	27,563
	In institutions	224	2,901	2,086	46,575	2,310	49,476
Assistance in childbirth	At domicile ...	26	152	399	1,984	425	2,136
	In institutions	9	58	15	37	24	95
Provision of work	At domicile ...	3	21	76	857	79	878
Total[1]	At domicile ...	1,178	9,441	67,398	530,517	68,576	539,958
	In institutions	462	11,029	4,194	124,919	4,656	135,948
	Total ...	1,640	20,470	71,592	655,436	73,232	675,906
Burial	—	50	296	993	5,905	1,043	6,201
Expenses of commissioners.	—	—	—	6,280	14,718	6,280	14,718
Administrative expenses of relief institutions.	—	—	27	—	9,592	—	9,619
Total ...	—	—	20,793	—	685,651	—	706,444

[1] Persons having received more than one sort of relief are counted only once in the totals.

The total of expenses for relief under this law in the fiscal year 1932–1933 is estimated at 2,834,776 yen.

In addition, 9,129 persons were relieved in 1929–1930 under the law concerning sick and deceased wayfarers, the cost amounting to 574,597 yen.

III.—Other Forms of Relief

Various public and private institutions furnishing relief in particular cases exist. The most important are (data for 1929–1930):

Institutions	Number	Capital (yen)	Expenditure (yen)	Number of assisted
Child welfare	1,274	14,347,750	3,882,444	1,550,695
Agencies providing maternity care and visiting nurses ...	378	8,684	99,648	6,449
Maternity homes	40	1,031,767	339,590	39,481
Infants' homes	16	272,756	112,989	4,289
Day nurseries	419	3,055,175	849,807	48,509
Orphanages	120	5,841,548	818,008	6,258
Reformatory schools, etc. ...	301	4,137,820	1,662,402	1,445,709
Relief institutions	539	19,008,321	2,381,992	—
Outdoor relief agencies ...	178	3,481,867	278,023	—
Indoor relief institutions ...	90	10,134,880	1,324,429	5,665
Homes for disabled	25	1,495,137	185,399	736
Medical assistance	501	31,628,385	9,822,308	1,577,226
Charitable hospitals	126	20,089,576	5,516,935	1,041,139
Dispensaries	245	3,486,108	1,311,890	508,173
Mental hospitals	36	1,297,703	480,845	7,996
Sanatoria	25	4,073,591	1,419,337	6,230
Other institutions	57	335,341	67,852	9,570

IV.—Shipowners' Liability towards Sick or Injured Seamen

1.—Legal Basis.

Commercial Code (Act No. 48 of 1899 as amended by Act. No. 73 of 1911), Mariners' Act No. 47 of 1899, Mercantile Marine Act No. 46 of 1899, Regulations for the enforcement of the Mariners' Act, 1899.

2.—Scope.

The provisions apply to all Japanese sea-going ships employed for commercial purposes but not to vessels propelled solely by oars. The provisions are further extended to sea-going ships employed for non-commercial purposes, unless such ships belong to the Government or public authorities.

The Acts apply to masters and seamen, " seaman " meaning any person, except the master, employed by the shipowner to perform specific duties on board ship, but not pilots. The code makes no distinction between national and foreign seamen.

3.—Risks Covered and Benefits.

(*a*) Injury arising out of performance of duty. The shipowner is liable for the wages and maintenance of the seaman while on board, medical aid for not more than 3 months, and repatriation if the seaman is landed elsewhere than at his port of shipment.

(*b*) Injury not arising out of performance of duty. As above, except that he is entitled to wages only while at work.

(*c*) Injury due to seaman's excess or gross fault. The shipowner is liable to maintain the seaman while on board but not for medical treatment. Wages are paid only for the period the seaman was at work. No right to repatriation.

(*d*) Illness is dealt with according to the same rules as injury.

(*e*) Death. The shipowner must pay the seaman's wages up to the time of his death and funeral expenses if death occurred in consequence of performance of duty.

Whenever a seaman is discharged the master must obtain the approval of the Marine Office at the port at which discharge takes place.

Maintenance is provided for the duration of medical aid if the seaman is left behind abroad.

FOURTH PART

HOUSING

1.—Legal Basis.

Housing Association Act of April 1921. Act for the Improvement of Poor Housing Quarters, March 1927.

2.—Authorities and Associations Concerned.

Housing associations are formed under the above-mentioned Act by persons desiring to own their house, the value of which must not exceed 2,000 yen and the dimensions of which must not be over 50 tsubo.

State and local authorities aid the housing associations with long term loans at low interest. The associations are exempted from taxes.

Improvement of housing in poor districts is effected by the public authorities or by corporations. The National Treasury subsidises such work to the extent of one-half of the cost.

Various public and private corporations, such as the Dojunkwai, are engaged in work for the improvement of housing conditions.

3.—Statistics.

NUMBER OF HOUSES CONSTRUCTED WITH PUBLIC AID IN 1930

By housing associations	645
By private persons... ... ... about	480
By public authorities ... ... about	180
Total about	1,300

Number of persons accommodated in these houses : 6,500.

PUBLIC EXPENDITURE ON ACCOUNT OF HOUSING (NOT INCLUDING ACT OF 1927) IN 1930

	Yen
For public construction	164,500
For encouragement of building	846,600

LUXEMBURG

SUMMARY

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FIRST PART

STATISTICS OF POPULATION

Resident population on 31 December 1930 299,993

CLASSIFICATION OF OCCUPIED POPULATION BY OCCUPATIONAL GROUPS

1. Agriculture, viticulture and forestry :
   Workers 14,000
2. Persons employed in industry, handicrafts, commerce and transport :
   Workers 51,000
   Salaried employees 13,000
3. Handicraftsmen working on own account ... 6,850

SECOND PART

SOCIAL INSURANCE

I.—Workmen's Compensation

1.—Legal Basis.

The scheme is based on the Act of 5 April 1902 introducing compulsory insurance, as amended by (among others) the Acts of 23 December 1904, 21 April 1908, 12 May 1905, 20 December 1909, and 17 December 1925.

2.—Scope.

All persons employed for remuneration in industry, handicrafts, agriculture and forestry are insurable under the scheme. Agricultural insurance also covers heads of undertakings whose annual income does not exceed a sum fixed annually by the Government, together with their wives, children and other members of their family.

3.—Administration.

The industrial and agricultural undertakings liable to insurance are all grouped in a single institution which works on a mutual basis, the Accident Insurance Association. It is divided into two sections, one for industry and the other for agriculture and forestry. Each is administered separately by its own general meeting and governing body, but the same principles are applied in both cases.

4.—Financial Resources.

The cost of insurance is borne solely by the heads of undertakings, while the cost of administration is divided equally between the Association and the State. The expenses entailed by the re-assessment of pensions are borne in the ratio of three-fifths by the State and two-fifths by the Association.

5.—Benefits.

The insurance covers injuries resulting from industrial accidents and certain occupational diseases. The obligations of the institution towards the victims of accidents include benefits in kind and in cash.

(*a*) *Benefits in kind.*

These include free medical attendance and the provision of medicaments and of the appliances likely to ensure the success of the treatment or to alleviate the consequences of the injury, including expenditure for the maintenance and renewal of such appliances.

(*b*) *Benefits in case of incapacity.*

1. *In case of temporary incapacity*, the insured person is entitled to a daily allowance equal to 50 per cent. of his average daily wage for the duration of incapacity if this does not exceed 13 weeks. If incapacity lasts for more than 13 weeks, the insured person is entitled to a pension.

2. *In case of partial incapacity for more than 13 weeks*, the insured person is entitled, for the duration of such incapacity, to a fraction of the full pension (*see* below) corresponding to the loss of earning capacity.

3. *In case of total incapacity for more than 13 weeks*, the insured person is entitled, for the duration of such incapacity, to the full pension, equal to two-thirds of his annual earnings. If as a result of the accident he is not only totally incapacitated for work, but also so helpless that he requires the attendance and care of another person, the pension is increased in proportion to the extent of his helplessness, but not beyond the amount of his annual earnings.

(*c*) *Benefits in case of death.*

These are :

1. Funeral benefit : $\frac{1}{15}$ of annual earnings : minimum 200 francs, maximum 400 francs ;

2. Widow's pension : equal to 20 per cent. of annual earnings ;

3. Orphans' pensions : equal, for each child, to 20 per cent. of annual earnings ;

4. Ascendants' pensions : equal to 30 per cent. of annual earnings.

The sum of all survivors' pensions may not exceed two-thirds of the annual earnings of the deceased person.

Re-assessment of Accident Pensions

The accident pensions granted by the industrial section of the Accident Insurance Association on account of accidents occurring before 1 January 1927, which were assessed on the basis of a wage of less than 6,000, 7,000 or 8,000 francs, as the case may be, are re-assessed according to the following scale :

(*a*) Pensions due to persons whose loss of working capacity is not less than 30 per cent. nor more than 49 per cent. are assessed on the basis of average annual earnings of 6,000 francs.

(*b*) Pensions due to persons whose loss of working capacity is not less than 50 per cent. nor more than 74 per cent. are assessed on the basis of average annual earnings of 7,000 francs;

(*c*) Pensions due to persons whose loss of working capacity is 75 per cent. and upwards are assessed on the basis of average annual earnings of 8,000 francs;

(*d*) Pensions due to widows, orphans and relatives in the ascending line are assessed on the basis of average annual earnings of 8,000 francs.

Accident pensions granted by the agriculture and forestry section of the Accident Insurance Association on account of accidents which occurred before 1 January 1927 at rates corresponding to a loss of working capacity of not less than 30 per cent. are re-assessed on the basis of the average annual earnings fixed by Ministerial Order.

6.—Statistics.

Number of insured persons in 1930 51,229

INCOME AND EXPENDITURE FOR 1930

(in francs)

(*a*) *Industrial Section*

INCOME		EXPENDITURE	
1. Employers' contributions	38,143,752.06	1. Cash benefits ...	24,416,862.19
2. State contribution ...	1,501,019.82	2. Benefits in kind ...	4,770,967.72
3. Income from property	556,134.68	3. Cost of administration	3,208,109.48
4. Other income ...	1,974,819.54	4. Payment to Guarantee Fund	7,727,305.00
		5. Payment to Reserve Fund	1,696,049.06
		6. Depreciation (real property) ...	24,693.48
Total ...	42,175,726.10	Total ...	41,843,986.93

Pensions Guarantee Fund ... ... frs. 35,906,093.50

(*b*) *Agriculture and Forestry Section*

INCOME		EXPENDITURE	
1. Employers' contributions	2,760,389.84	1. Cash benefits ...	1,281,400.84
2. State contribution ...	213,631.37	2. Benefits in kind ...	628,916.29
3. Income from property	11,769.20	3. Cost of administration	435,098.55
4. Other income ...	166,047.00	4. Payments to Pensions Guarantee Fund, Reserve Fund, etc.	806,421.73
Total ...	3,151,837.41	Total ...	3,151,837.41

Pensions Guarantee Fund ... ... frs. 1,696,667.00

BALANCE SHEET AT 31 DECEMBER 1930

(in francs)

(a) Industrial Section

ASSETS		LIABILITIES	
Securities	9,966,205.93	Owed to State (Revenue and Excise Department)	2,973,862.24
Loans	977,200.00	Owed to Old-Age and Invalidity Insurance Institution	5,493,003.87
Real property	2,667,126.49	Pension Fund (as per contra)	1,116,877.50
Cash at bank	5,088,086.97	Drawn from Reserve Fund	3,814,375.20
Cash at Revenue and Excise Department...	594,643.04	Reserves	49,788,834.55
Cash in savings bank ...	1,655.11	Sundry	3,458,848.19
Cash in postal order account	49,957.06		
Contributions owing for 1929	4,190,231.00		
Advances owing for 1930	30,420,559.48		
Contributions owing for 1930	1,420,748.20 3,608,988.08		
Owed by the State ...	4,892,825.48		
Pension fund (as per contra)	1,116,877.50		
Sundry	514,796.68		
Differences in exchange on securities ...	1,135,900.53		
Total ...	66,645,801.55	Total ...	66,645,801.55

(b) Agriculture and Forestry Section

ASSETS		LIABILITIES	
Securities	209,151.50	Owed to the State (Revenue and Excise Department) ...	775,081.95
Loans	50,000.00	Owed to Old-Age and Invalidity Insurance Institution	1,710,702.35
Real property	271,453.50	Sundry	294,847.01
Cash at bank	2,500.00	Reserves	3,483,352.41
Cash at Revenue and Excise Department...	5,642.17		
Cash in postal order account	7,598.00		
Contributions owing for 1930 but paid in 1931	1,981,372.15		
Contributions still owing for 1930	2,924,208.67		
Owed by the State ...	790,686.33		
Other debts owing for 1930 but paid in 1931	21,371.40		
Total ...	6,263,983.72	Total ...	6,263,983.72

II.—Sickness Insurance

1.—Legal Basis.

Compulsory sickness insurance is based on the Act of 17 December 1925 relating to the Social Insurance Code, Books I and IV, and the Act of 31 December 1925.

2.—Scope.

The following are liable to insurance under the scheme : workers, assistants, journeymen and apprentices; servants and day labourers who are employed on regular part-time work in commercial or industrial undertakings; servants and day labourers in agriculture who are regularly employed in the subsidiary undertakings of their employers; works officials, office and other salaried employees, foremen and technical salaried employees, and commercial assistants and apprentices.

In order to be liable, these persons (except apprentices) must be employed for remuneration, and the employment mentioned must be their principal occupation. In the case of works officials and the other groups classed with them above, the remuneration may not exceed 10,000 francs a year.

The following persons are exempted from insurance : officials and employees with a fixed salary employed in the service of or in establishments belonging to the State, a commune or public institution; members of religious associations, members of religious sisterhoods carrying on schools, etc.; members of the liberal professions; and domestic servants. Certain other groups of persons may also be exempted if it is shown that they are entitled, in case of sickness, to benefits equivalent to those provided under the Code.

Persons not liable to insure may do so voluntarily under certain conditions laid down in the rules of the funds, the principal condition being that their total annual income does not exceed 12,000 francs.

Persons who cease to be compulsorily insured may, on fulfilment of certain conditions, continue to insure voluntarily.

3.—Administration.

The scheme is administered by district funds and establishment funds. District funds are set up by the Government for specified districts, usually one for each canton.

An establishment fund may be set up in the following conditions : if the establishment regularly employs at least 500 persons; if the benefits provided are the same as those accorded by the district fund; and if the working of the latter is not compromised by the setting up of the establishment fund.

4.—Financial Resources.

The revenue of the scheme is obtained from contributions, one-third being paid by the employers and two-thirds by the insured persons; they are fixed at a percentage, which may not exceed 6·75 per cent. of normal wages or salaries.

5.—Benefits.

The purpose of the scheme is the provision of regular sickness and maternity benefit.

In case of sickness, the Code provides for benefits in cash and in kind.

(*a*) *Benefits in kind.*—The insured person is entitled from the beginning of sickness to medical treatment and the provision of medica-

ments, and likewise of spectacles, trusses, and other therapeutic appliances.

(*b*) *Cash benefits.*—Cash benefits comprise an allowance equal to half the basic wage for each working day for not more than 26 weeks.

In case of the death of the insured person funeral benefit equal to $\frac{1}{15}$ of his annual remuneration, but not less than 200 francs nor more than 400 francs, is payable.

The funds may make extra allowances over and above the regular benefits.

In case of maternity, the cash benefit is equal to that provided in case of sickness. It is payable for eight weeks, at least six of which must be after the confinement. Lying-in women are also entitled to nursing benefit, equal to $\frac{1}{4}$ of the cash maternity benefit, for a period of twelve weeks.

6.—Statistics.

Number of insured persons in 1930 64,467

INCOME AND EXPENDITURE FOR 1930

(in francs)

INCOME		EXPENDITURE	
Contributions of insured persons and employers	34,919,877	*Cash benefits :*	
Income from property	1,303,519	Daily allowances	10,877,112
Other income	1,633,406	Maternity benefit	329,787
		Funeral benefit	288,536
		Benefits in kind :	
		Medical attendance	8,422,027
		Medicaments, etc.	5,595,696
		Treatment and maintenance in hospitals	2,734,066
		Cost of administration	1,657,939
		Other expenditure	901,495
Total	37,856,802	Total	30,806,658

BALANCE SHEET AT 31 DECEMBER 1930

(in francs)

ASSETS		LIABILITIES	
Cash in hand	6,183,866	Loans and advances received	35,917
Savings bank, securities, mortgages, real property and other assets	24,282,608	Creditors	115,487
Debtors	1,007,900	Balance	31,322,970
Total	31,474,374	Total	31,474,374

III.—Invalidity, Old-Age and Widows' and Orphans' Insurance

1.—Legal Basis.

The scheme was introduced by the Act of 6 May 1911, which has since been amended by the Act of 2 June 1914, the Social Insurance Code of 17 December 1925, and the Act of 20 November 1929, concerning the re-assessment of old-age and invalidity pensions.

2.—Scope.

All employed persons over 16 years of age, in particular workers in industry and handicrafts, and office and commercial employees whose annual remuneration does not exceed 10,000 francs, are liable to insurance without distinction of sex or nationality. Domestic servants and persons employed in agriculture or forestry may insure, but are not obliged to do so.

3.—Administration.

The administration of the scheme is in the hands of a single body, the Invalidity and Old-Age Insurance Institution.

4.—Financial Resources.

The revenue of the Institution is obtained from the contributions of insured persons and their employers and from State and communal subsidies. Contributions are equal to 4 per cent. of wages, half being paid by the employer and half by the insured person.

5.—Benefits.

The insurance covers the risks of invalidity, old age and death.

(*a*) *Invalidity.*

Benefits in case of invalidity comprise a pension and, if necessary, medical treatment calculated to prevent or cure incapacity for work.

The pension is composed of:

1. An amount payable by the Institution and varying with wages and the length of the contribution period;
2. A fixed amount payable by the State.

The amount payable by the Institution consists of a basic pension, with increments in certain cases.

The basic pension corresponding to 4 working years or 1,200 working days is equal to 25 per cent. of the average wage; this rate is increased by 0·8 per cent. of the average wage for each working year above four.

The amount payable by the State is as follows:

1. An annual grant of 800 francs to each person whose basic pension payable by the Institution is less than 2,000 francs a year;
2. An annual grant of 700 francs to each person whose basic pension payable by the Institution is more than 2,000 but not more than 3,000 francs a year;
3. An annual grant of 500 francs to each person whose basic pension payable by the Institution is more than 3,000 but not more than 5,000 francs;
4. An annual grant of 250 francs to each person whose basic pension payable by the Institution is more than 5,000 but not more than 8,000 francs.

To the invalidity pension so fixed the following children's bonuses, payable by the Institution, are added :

10 per cent. of the pension for 1 child,
18 „ „ „ „ 2 children,
25 „ „ „ „ 3 „ , and a further
5 „ „ „ „ each child above 3.

The State makes a further grant of 120 francs a year for each child under 18 years of age dependent on the pensioner.

(*b*) *Old Age.*

Old-age pensions, which are payable to insured persons who reach the age of 65 years, are fixed in the same manner as invalidity pensions, excepting only that the increase in the basic amount payable by the Institution for each period of 300 working days over and above 1,200 (or 4 years) is equal to 0·6 per cent. instead of 0·8 per cent. of wages.

(*c*) *Death.*

Benefits in case of death comprise widows', widowers', and orphans' pensions.

Widows' pensions.—A widow is entitled to a pension if her earning capacity is reduced by at least two-thirds, or if she has completed her 55th year, or if she has 3 children under 18 years of age (or 1 invalid child) dependent on her. Widows' pensions comprise two parts, an amount varying with wages and the length of the contribution period, payable by the Institution, and a fixed part, payable by the State.

The part of a widow's pension payable by the Institution is equal to $\frac{5}{8}$ of the pension which the deceased husband received, or to which he would have been entitled in case of invalidity at the time of his death.

The part payable by the State is as follows :

1. An annual grant of 500 francs to each person whose basic pension payable by the Institution is less than 1,000 francs a year;
2. An annual grant of 400 francs to each person whose basic pension payable by the Institution is more than 1,000 but not more than 1,500 francs a year;
3. An annual grant of 300 francs to each person whose basic pension payable by the Institution is more than 1,500 but not more than 2,500 francs a year;
4. An annual grant of 200 francs to each person whose basic pension payable by the Institution is more than 2,500 but not more than 4,000 francs a year.

Widowers' pensions.—A widower is entitled to a pension only if he shows that he is incapable of earning and that for this reason the deceased insured person provided for the family.

Widowers' pensions are calculated in the same way as those of widows.

Orphans' pensions.—Each orphan under 16 years of age is entitled to a pension equal to 20 per cent. of the pension which the insured person received or to which he would have been entitled in case of invalidity; each recipient of an orphan's pension receives a State grant of 120 francs a year.

Funeral Benefit.—If an insured person who has completed the qualifying period dies without having been awarded an invalidity or old-age pension, his survivors are entitled, apart from any pension which they may receive, to funeral benefit equal to $\frac{1}{15}$ of the insured person's annual remuneration, but not more than 800 or less than 500 francs.

6.—Statistics.

INCOME AND EXPENDITURE FOR 1930
(in francs)

INCOME		EXPENDITURE	
Contributions	33,023,936	Cash Benefits :	
State subsidy to meet cost of administration ...	964,114	Invalidity pensions ...	6,810,784
Income from investments and other sources ...	3,216,858	Old-age pensions ...	4,186,971
		Survivors pensions ...	2,140,677
		Funeral benefit	133,441
		Benefits in kind	5,226,920
		Cost of administration ...	1,793,433
		Other expenditure... ...	885,167
		Payment to Guarantee Fund	12,725,974
		Payment to Reserve Fund	3,301,541
Total	37,204,908	Total	37,204,908

BENEFITS PAID BY THE STATE IN 1930
(in francs)

(*a*) *Pension grants :*	
Old-age pensions	1,368,800
Invalidity pensions	2,786,400
Survivors' pensions	1,340,800
Total	5,496,000

(Of this sum 1,099,200 frs. were paid by the local authorities.)

(*b*) *Re-assessment of pensions*	6,646,982
(*c*) *Aid to pensioners in need*	656,000

BALANCE SHEET AT 31 DECEMBER 1930
(in francs)

ASSETS		LIABILITIES	
Owed to the State (Revenue and Excise Department) ...	1,580,232.89	Securities	26,671,455.95
Pensions Fund ...	1,206,655.00	Loans ...	7,344,624.13
Reserves	120,118,204.97	Forest property ...	7,535,367.61
Sundry	2,170,652.15	Real property ...	34,155,329.53
		Bank deposits ...	9,353,796.08
		Revenue and Excise Department ...	598,743.53
		Savings bank ...	24,755.46
		Postal order account	114,088.91
		Cash in hand	112,622.28
		Arrears of contributions	6,060,500.07
		Amounts to be collected	17,799,546.65
		Other amounts owed	889,078.57
		Owed by the State ...	6,005,475.02
		Owed by the Accident Insurance Association	7,203,706.22
		Pension Fund ...	1,206,655.00
Total ...	125,075,745.01	Total ...	125,075,745.01

IV.—Voluntary Social Insurance

Under the Act of 11 July 1891 mutual aid societies may be recognised by the Government. These societies are entitled to sue and be sued, to possess real or movable property, and to receive gifts and legacies. They are exempt from stamp, registration and succession duty.

Further, the trade unions which do not fall within the scope of the Acts of 11 July 1891 and 10 August 1915 provide unemployment and survivors' benefits to members and their families.

The State budget for 1930 provided for subsidies, amounting in all to 243,000 francs, for mutual aid societies.

No other statistics are available.

V.—Subsidised Pension Scheme for Railwaymen

Under the Grand Ducal Decree of 25 July 1922 retired railwaymen and the widows and orphans of railwaymen are entitled to pensions, the amount of which is determined according to the rules applying to civil servants' pensions. The expenses are borne by the railway companies concerned.

No statistics are available.

THIRD PART

SOCIAL ASSISTANCE

I.—Unemployment Relief

1.—Legal Basis.

The Act of 6 August 1921.

2.—Beneficiaries.

Luxemburg and foreign workers may benefit under the scheme on fulfilment of the following conditions among others. They must be: capable of working; over 16 years of age; in need; not in receipt of sickness benefit; not in receipt of benefit at a rate equal to or higher than that for statutory unemployment relief, paid by their employers, the poor relief authorities, or an institution for insurance against old age and invalidity or accidents; domiciled in the Grand Duchy, having worked there for at least 200 days during the last twelve months previous to unemployment. Seasonal workers are excluded from benefit during the season of the year when they are normally unoccupied. Women workers whose husbands are in receipt of normal wages are not entitled to benefit.

3.—Administration.

The unemployment relief scheme is administered:

(*a*) by the local authorities (communes) and joint boards appointed by the communal councils;

(*b*) by the City of Luxemburg Labour Exchange;

(*c*) by a central supervisory and appeal board, for which the above-mentioned Labour Exchange does the secretarial work.

4.—Financial Resources.

Nominally half the revenue of the scheme should be provided by the State and the communes (a quarter each), and the remaining half by employers and workers in an undetermined ratio. In practice, the funds required for payment of relief in 1930 were provided in full by the State, which recovered a quarter of its outlay from the communes of residence of the unemployed.

5.—Benefits.

The rate of relief is equal to half the wages previously received by the unemployed worker, but may not exceed 9 francs a working day. An allowance of 1.50 francs a day is payable in respect of an unemployed wife (or husband), each child under 16 years of age, and any other unemployed person dependent on the beneficiary; the total relief and family allowances may not exceed 15 francs per working day. If this figure is reached, the other unemployed members of the family receive only half of their personal benefit. The maximum duration of payment of benefit is 26 weeks in any period of 12 months.

Statistics are not available.

II.—Assistance for the Aged, Infirm and Blind

1.—Outdoor Relief.

The outdoor relief scheme was set up and is administered in accordance with the Regulations of 11 December 1846 concerning Poor Relief Boards and the Outdoor Relief Act of 28 May 1897. Outdoor relief may be allowed to persons in need residing in the Grand Duchy, without distinction of sex or nationality; it is distributed by the poor relief boards of the communes, each composed of five members. As a rule the revenue of the boards is obtained from income on their property, gifts, collections, and subsidies from the communes and the State. The nature and amount of relief granted by the communal poor relief boards to persons in need are determined in each individual case after a member of the board designated for the purpose has made an investigation.

No statistics are available concerning the cost to the communal poor relief boards of this form of relief. The State subsidy for relief of the aged, infirm and blind amounted in 1930 to 634,600 francs.

2.—Relief in Institutions.

Luxemburg has two main institutions for the relief of the infirm and blind; these are the Home for the Blind at Berburg and the Rham Hospital.

The Home for the Blind at Berburg was set up by the Act of 11 February 1900, amended by that of 7 August 1923. The Home is open to blind persons wholly or partially dependent on public relief, and is

administered by a supervisory board of three members. Its revenue consists principally in subsidies from the State, which figure in the poor relief estimates, and from the communes. The Home provides for the maintenance of the blind admitted to it, and if necessary for their education and training.

In 1930 there were 21 persons in the Home. The cost of maintenance, education and training amounted to 144,000 francs, and was met by subsidies from the State (110,000 francs) and the communes (34,000 francs).

The Rham Hospital is administered according to the provisions of the Acts of 28 May 1897 and 8 June 1901. It is open to the infirm (adults and children), whether in need or not, on presentation of certificates issued by the communal authorities and accompanied by other necessary documents (in particular, medical certificates and birth certificates). The Hospital is under the authority of the Poor Relief Department. Its revenue is obtained from State subsidies (which figure in the poor relief estimates), payments made by those inmates who are wholly or partially self-supporting, income from its own property, and gifts and legacies.

The Hospital admits aged and incurable persons as well as the infirm, and also a certain number of orphans and neglected childen, who are maintained at the expense of the Poor Relief Department.

Statistics

Number of persons assisted during 1930 :
adults, 300 a day; children, 224 a day.

INCOME AND EXPENDITURE FOR 1930
(in francs)

INCOME		EXPENDITURE	
State subsidy	1,000,000	Cost of maintenance of inmates	1,600,000
Subsidies from communes	652,000		
Contributions of inmates and their families ...	200,000	Cost of administration (staff salaries)	252,000
Total	1,852,000	Total	1,852,000

III.—Medical Assistance

Medical attendance for the needy, either at their homes or in hospital, is provided by the communal poor relief boards (*see* II above), the Luxemburg Anti-tuberculosis League, the Deaf and Dumb Institute, the Rham Hospital (*see* II above), and the Ettelbrück Asylum. The nature and work of these institutions, in so far as they have not already been dealt with, are described below.

A.—LUXEMBURG ANTI-TUBERCULOSIS LEAGUE

The League was founded under the Act of 11 March 1910, to which additions have been made by the Decrees of 27 January 1911, 13 August 1918, 27 July 1922, and 11 July 1928.

All persons domiciled in the Grand Duchy who are affected or threatened by tuberculosis fall within the scope of its activity.

The League is a public utility institution with legal personality. Its administrative organs are the Governing Body and the Supervisory Board.

Its revenue is obtained mainly from collections, State and communal subsidies, subscriptions from members, participation of patients in the cost of treatment, income from its own property, gifts and legacies. It arranges for treatment at the homes of patients and, wherever necessary, for maintenance and treatment in sanatoria.

Statistics

Number of persons assisted during 1930 288

INCOME AND EXPENDITURE FOR 1930

(in francs)

INCOME		EXPENDITURE	
State subsidy	247,607.00	Cash Benefits (cost of treatment)	690,473.38
Subsidies from communes, etc.	75,455.00	Benefits in kind ...	10,703.00
Participation of patients and their families in cost of treatment ...	123,486.43	Cost of administration, dispensing and nurses' salaries	184,287.78
Income from property ...	78,126.92	General expenses (secretariat), etc.	24,090.82
Other income :		Sundry expenditure ...	64,937.97
Gifts, legacies, etc. ...	76,547.45		
Members' subscriptions	48,979.40		
Fêtes, concerts, etc. ...	3,610.00		
Lottery	262,775.00		
Flower Day	140,282.00		
Total	1,056,869.20	Total	974,492.95

B.—THE DEAF AND DUMB INSTITUTE

This Institute, set up and administered under the Acts of 28 January 1880 and 7 August 1923, is open to deaf and dumb persons inhabiting the Grand Duchy who are partly or wholly dependent on public relief. It is run by the Sisters of St. Francis of Assisi, assisted by a supervisory board set up by the State.

Its regular revenue is derived mainly from State and communal subsidies.

The Institute provides its inmates with the education and training suitable for the deaf and dumb.

There were 15 inmates in 1930. For that year the costs of upkeep, education and training amounted to 157,000 francs and were met by subsidies from the State (109,000 francs) and the communes (48,000 francs).

C.—THE ETTELBRÜCK ASYLUM

The Ettelbrück Asylum was set up under the Act of 7 July 1880, supplemented by the Grand Ducal Decree of 1 December 1880 and the Act of 28 May 1897.

The Asylum receives persons of Luxemburg nationality suffering from mental diseases who have to be put under restraint, and gives them care and treatment in accordance with their physical and mental condition. It is run by an administrator appointed by the State.

The regular revenue of the Ettelbrück Asylum is derived largely from State subsidies (which figure in the poor relief estimates), payments made on behalf of inmates who are partially or wholly self-supporting, gifts, legacies, etc.

Statistics

Number of persons assisted in 1930 ... ... 570 a day.

INCOME AND EXPENDITURE FOR 1930

(in francs)

INCOME		EXPENDITURE	
State subsidy	840,000	Cost of administration (staff)	1,325,000
Subsidy from communes ...	355,000		
Contributions of inmates ...	750,000	Cost of maintenance of inmates	1,620,000

IV.—Maternity Assistance

Maternity assistance is governed by the Act of 15 April 1877 and the Administrative Regulations of 14 September of the same year. Lying-in women, wholly or partially dependent on relief, who inhabit the Grand Duchy are entitled to benefit by it.

The application of the scheme is in the hands of the Maternity Home and School, which has a governing body and a director.

The regular revenue of the institution is derived mainly from sums which figure in the public relief and public health estimates under the heading " Maternity Assistance," and from payments made by partially or wholly self-supporting patients.

Statistics

Number of persons admitted in 1930 512

INCOME AND EXPENDITURE IN 1930

(in francs)

INCOME		EXPENDITURE	
State subsidy	185,000	Cost of administration (staff)	83,000
Payments made by patients and their families ...	265,000	Cost of maintenance and treatment of patients ...	367,000
Total	450,000	Total	450,000

V.—Assistance for Children and Young Persons

1.—Legal Basis.

Grand Ducal Decree of 7 September 1907 concerning the protection of infants, and those provisions of the annual Finance Acts which refer to State child welfare subsidies.

2.—Beneficiaries.

Assistance is granted to children who, though unable to take advantage of normal primary schooling, are found after medical examination to be capable of acquiring some knowledge through special educational methods.

There is also provision for holidays at the seaside for children of school age. The school doctors indicate delicate children who should be given such holidays.

3.—Administration.

Assistance for young persons and children is administered by a number of different institutions, the chief of which are the Backward Children's Home at Betzdorf (a private institution supervised by the State and run by the Sisters of St. Elizabeth), the Rham Hospital, which has already been dealt with, and the seaside holiday organisation for delicate children established by the Public Health Department. Further, the religious orders participate with their own funds and on their own lines in the work of assisting children and young persons.

4.—Financial Resources.

The institutions mentioned above have their own resources, to which State and communal subsidies are added.

5.—Benefits.

(*a*) The maintenance, education and training of the children placed in the Betzdorf and Rham institutions or assisted by the religious orders.

(*b*) The maintenance and treatment of children of school age, recognised to be delicate in the seaside preventive home.

6.—Statistics for 1930.

Number of children placed in the Betzdorf home ...	135
Number of delicate children sent to the seaside preventive home	214
State contribution to the cost of maintenance of children at Betzdorf	frs. 272,000
Contribution of the communes to the cost of maintenance of children at Betzdorf	„ 65,000
Cost to State of maintenance and treatment of children in the seaside preventive home	„ 325,000
Total cost to the State and communes of assistance to children, except at Rham (for which *see* above)...	„ 662,000

VI.—Assistance for Large Families

Assistance for large families is administered by the Grand Duchess Charlotte Foundation, which was set up under the Decree of 8 March 1924.

It may be granted to Luxemburg families with more than three children under 14 years of age, preference being given to respectable

poor (*pauvres honteux*) and families in financial difficulties as a result of the birth of a child during the year.

The Foundation is run by a committee of 8 members. Its revenue is derived from the income on its property and from gifts, legacies, etc. No statistics are available for its activity during 1930.

FOURTH PART

HOUSING

1.—Legal Basis.

The Act of 29 May 1906, amended on 14 December 1914, the Act of 26 April 1929 and the Decrees of 9 July 1929, which established the Housing Service.

2.—Beneficiaries.

The following may receive the loans made by the Housing Service :

(*a*) Any worker, handicraftsman, small farmer, retail trader, or salaried employee of Luxemburg nationality only (apart from reciprocity arrangements), who depends mainly on his remuneration or the product of his labour, is not sole owner of a house, can bring proof of solvency, and pays direct taxation on an income of not more than 30,000 francs a year (with an increase of 2,000 francs for each child and certain advantages for large families and in the case of houses built by societies).

(*b*) Any society which—

1. Holds a guarantee from the commune in which its headquarters are situated;
2. Undertakes that at least 10 per cent. of the dwellings built will be reserved for large families at a rental equal to 3 per cent. of cost price;
3. Undertakes that at least 10 per cent. of the dwellings built will be reserved for acquisition by hire purchase.

The scheme applies to houses not exceeding 90,000 francs in value (100,000 francs for large families), built on sites not exceeding 15,000 francs in value.

The Act also deals with the reconditioning of old houses, allotments, etc.

3.—Authorities and Undertakings concerned in Building.

These are as follows : the State, the communes and the building societies. The Housing Service is a special body set up under the Act of 26 April 1929 to grant loans at low rates to the persons and societies defined by the Act of 1906; it is under Government control, and is administered on behalf of the State, with a State guarantee, by the Governing Body of the Limited Company for the Construction of Cheap Dwellings in the Grand Duchy of Luxemburg.

4.—Financing by Public Authorities.

The Act of 1906 authorises the National Savings Bank to use part of its available deposits as loans to societies founded on the lines laid down by the Act, to communes and to private persons, if the sums so lent are to be devoted to the purchase or construction of cheap dwellings or to the paying off of mortgages on such dwellings. The loans are to be repaid at the rate of 5½ per cent. per annum. The funds of the Housing Service are supplied by the State, the Government being authorised to issue bearer bonds as required up to a maximum of 100 million francs, on conditions laid down in administrative regulations; these bonds are repayable within not more than 30 years from the date of issue. Further, the Government may open a current account with the Savings Bank or any other establishment. The 1930 Finance Act provides for a credit of 2,500,000 francs for the granting of bonuses, no details being specified.

5. -Loans.

Loans made to private persons may be equal to (*a*) $\frac{19}{20}$ of the minimum value of the buildings offered as security, but not more than 95,000 francs, in the case of a family with at least three children under 18 years of age or of a person whose working capacity has been reduced by more than 50 per cent. and who has two dependent children or other descendants: (*b*) $\frac{18}{20}$ of the same value, but not more than 90,000 francs, in all other cases.

The loans are on short or long term, the latter not to exceed 25 years. Loans may be granted to private persons only if a mortgage is given.

The rate of interest is fixed between 2 and 4 per cent., according to the amount of the loan and the position of the family.

Each borrower may take out a temporary life insurance policy in favour of the Housing Service in order to guarantee repayment of all or part of the debt in case of his death before such repayment is completed. If the loan exceeds half the market value of the house, such a policy, for at least the sum lent in excess of half such value, must be taken out.

6.—Statistics.

Number of loans made in 1930	726
Value of loans made in 1930	26,914,000 francs

Beneficiaries	No. of loans	Value of loans francs
Industrial workers and labourers ...	502	17,709,000
Handicraftsmen	44	1,464,200
Farmers	16	469,900
Officials and salaried employees ...	163	6,071,300
Societies, towns and communes ...	1	1,200,000

Of these loans, 236 to a total value of 10,968,950 francs were intended for new construction.

The following statistics give exact information concerning the loans made by the Housing Service up to 1 September 1931.

Loans ... 1,298; Value ... 77,637,200 francs.

Classification	No.	Value francs
1. New construction	687	48,759,300
2. Large families	517	26,558,600
3. Rural loans	64	1,834,000
4. Loans on second mortgage	21	392,800
5. Improvements for purposes of health	9	92,500
Total	1,298	77,637,200

FIFTH PART

FAMILY ALLOWANCES

The Act of 13 December 1926, gives State officials and employees the right to monthly allowances, which vary with the cost of living and are at present fixed at 50 francs, for each child under 18 years of age legally dependent on them.

Further, under the arrangements made as a result of the economic union between Belgium and the Grand Duchy of Luxemburg, the conditions of remuneration of Luxemburg customs officials are assimilated to those of such officials in Belgium (Decree of 22 June 1928). Customs officials with family responsibilities are therefore entitled to the following monthly allowance : 30 francs for the first child, 50 francs for the second, 110 francs for the third, 140 francs for the fourth, and 150 francs for each subsequent child. They also receive 250 francs at the birth of each legitimate child.

In virtue of the Grand Ducal Decree of 26 June 1929, railway employees are entitled to family allowances under the same conditions as State officials.

No statistics for 1930 are available.

SIXTH PART

HOLIDAYS WITH PAY

The following groups of persons are entitled to holidays with pay :

Private salaried employees (Act of 31 October 1919); railway employees (service regulations appended to the Grand Ducal Order on Employment of 14 May 1921; and workers in general (Act of 6 December 1926, and Instructions of 21 May 1927).

Private salaried employees are entitled to an annual holiday of 10 days after three years' service and of 20 days after five years'

service; railway employees, to an annual holiday varying between 15 and 21 days according to seniority; and other workers, to annual holidays as follows: 4 days after one year's service, 5 days after five years' service, 7 days after ten years' service, and 12 days after twenty years' service. Apprentices under 18 years of age receive a week's holiday after one year's uninterrupted service with the same employer. All workers are entitled to their full wages or salaries for the duration of the holiday.

In case of piece work or similar systems of payment, the rate of payment for the holiday is calculated on the average remuneration over the last three months.

No statistics for 1930 are available.

NETHERLANDS

SUMMARY

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FIRST PART

STATISTICS OF POPULATION

Total population at the 1930 Census	7,920,388
Total population at the 1920 Census	6,865,146
Occupied population (1920)	2,722,407
Employed population (1920) :	
Agriculture, fishing and hunting	421,286
Mines and quarries	45,414
Industry	831,020
Commerce, banking and insurance	202,339
Transport and communications	215,185
Public administration and Army	65,267
Domestic service	221,135
Total	2,001,646

Note.—Salaried employees in the liberal professions cannot be distinguished from employers and are not included in the above figures.

SECOND PART

SOCIAL INSURANCE

I.—Workmen's Compensation

A.—General Scheme

1.—Legal Basis.

Act of 2 May 1921, amended by the Acts of 19 May 1922, 17 March 1923, 21 April 1923, 11 March 1925, 12 May and 2 July 1928; Acts of 7 February 1929 and 18 July 1930. Act of 9 October 1920 concerning the State Insurance Bank, amended by the Acts of 21 April 1922, 19 May 1922, 23 June 1923, 7 June 1924, 11 March 1925, 29 December 1928, 24 June and 12 December 1929.

2.—Scope.

Insurance is compulsory for every person working for wages in the service of an employer in his undertaking in an industry liable to insurance or working as a voluntary worker or apprentice in such an undertaking.

The following industries are excluded from the scope of the Act: agriculture, stock-keeping, horticulture, forestry, passenger and goods traffic carried on by ships which as a rule ply on the open sea, provided that they do not, as a rule, sail from one Dutch port to another, and fishing carried on elsewhere than in rivers and inland waterways, as a rule out of sight of the Dutch coast. Work performed within the country by persons who are not members of the crew of such vessels is covered by insurance. The insurance also applies in the case of work organised for the relief of unemployment.

3.—Administration.

The benefits are fixed and paid by the State Insurance Bank. An employer may, however, on request be granted permission by the management of the Bank either to cover his own risks or to insure with a joint stock company or mutual insurance company which will be responsible to the Bank.

Permission to cover his own risks is granted only when the employer gives the Bank adequate security; this does not apply if the employer is the State, a province, or a municipality of not less than 100,000 inhabitants. The insurance company, if any, must also provide security.

The State is responsible for the payment of benefits.

The administration of the legislation is also entrusted to the labour councils and the Insurance Council, the latter consisting of ten members, of whom two are appointed by the State, four by the employers, and four by the worker members of the labour councils.

4.—Financial Resources.

The money required for the payment of benefits and for the cost of administration is supplied by the employers, either in the form of premiums varying with wages and the risk group, or by the payment of the sums due in the event of an accident by employers who cover their own risks. In the latter case, the capital sum required to provide the statutory pension must be paid to the Bank.

The loss resulting from the non-payment of premiums which the Bank declares cannot be collected is borne jointly by the Bank, by employers who have been permitted to cover their own risks, and by the joint stock insurance companies or associations.

5.—Benefits.

The legislation covers industrial accidents. It has also been extended to cover bodily injuries lasting for a relatively short period, such as inflammation of the tendon sheaths, frost-bite, collapse due to heat, illness caused by heat, sunstroke, blisters and similar ailments.

The following occupational diseases are treated as accidents: poisoning by lead, mercury or their alloys, amalgams or compounds, anthrax, and ankylostomiasis when due to underground work in mines.

(*a*) *Temporary Incapacity.*

The State Insurance Bank provides for persons who are temporarily incapacitated by accidents:

1. Medical attendance or corresponding compensation;

2. Temporary cash benefit (equal to 80 per cent. of the insured daily wage) payable from the day following the accident after a waiting period of three days. This benefit is payable for not more than 43 days;

3. A pension payable to the victims of accidents who are still unable to work after that period has elapsed. In the case of total incapacity

the pension is equal to 70 per cent. of the daily wage of the insured person, the sum being reduced proportionately in the case of partial incapacity.

Any fraction of the daily wage exceeding eight florins is not taken into account in assessing the benefits.

According to the Act of 12 May 1928, an employer whose undertaking has a medical service approved by the management of the Bank is permitted to provide direct medical attendance for the victims of accidents, and to pay them the temporary benefit. The service must be paid for entirely by the undertaking, and the Bank must approve the appointment of the doctors. The workers are, however, free to select another doctor. The employer must send to the Bank a weekly statement of all accidents occurring in his undertaking. The medical treatment granted is supervised by medical inspectors employed by the Bank. The employer must give security to the Bank, which remains responsible to the insured person for the compensation to which he is entitled.

When, as the result of an accident, an insured person remains an invalid requiring constant attention and his pension is not sufficient for his maintenance, the pension may be increased for the duration of such invalidity to a sum not exceeding his full daily wage.

(*b*) *Permanent Incapacity.*

The pension granted for permanent incapacity is the same as for temporary incapacity exceeding six weeks.

(*c*) *Death.*

The surviving dependants of the insured person receive :

1. Funeral benefit equal to thirty times the daily wage of the deceased ;

2. Pensions payable as from the day following the death of the deceased.

The daily pension is fixed as follows :

For the wife of the deceased, 30 per cent. of the daily wage. If the widow remarries, she receives in commutation an amount equal to twice her yearly pension ;

For the husband of the deceased, if she was his breadwinner, the sum regularly contributed by the deceased to his maintenance, but not more than 30 per cent. of her daily wage. If he remarries the same rule applies as for widows ;

For each legitimate child of the deceased or each illegitimate child who was legally recognised by the deceased at the date of the accident, 15 per cent. ; or if the child is or becomes an orphan, 20 per cent. of the daily wage ;

For the parents, or in default of the parents, for the grandparents or parents-in-law of the deceased, if he was their breadwinner, the sum

regularly contributed by him to their maintenance, but not more than 30 per cent. of his daily wage;

For each orphan grandchild of the deceased, if he was its breadwinner, the sum regularly contributed by him to its maintenance, but not more than 20 per cent. of his daily wage.

Children and grandchildren continue to draw the pension until they have completed their sixteenth year. The total pension paid in the event of death may not exceed 60 per cent. of the wage, the nearest relatives having the first claim. If the widow (or widower) and legitimate or illegitimate children would together be entitled to more than 60 per cent. of the insured person's wage, each pension is reduced in the same proportion.

6.—Statistics.

Number of workers employed for 300 working days during 1930 and insured with:

(*a*) State Insurance Bank...	495,853
(*b*) Joint stock or other companies	820,611
(*c*) Their employers	105,823

INCOME AND EXPENDITURE OF ACCIDENT INSURANCE FUND OF STATE INSURANCE BANK FOR 1930

(in florins)

INCOME		EXPENDITURE	
Employers' contributions...	8,842,303	Cash benefits	5,145,256
Contributions from insurance companies, etc., towards administrative expenses	2,598,732	Medical attendance ...	1,412,411
		Administrative expenses ...	4,219,770
		To reserve fund	3,424,632
		Other expenditure... ...	40
Income from investments	1,601,402		
Other income	17,341		
Reduction in surplus assets	1,142,331		
Total	14,202,109	Total	14,202,109

BALANCE SHEET OF ACCIDENT INSURANCE FUND OF STATE INSURANCE BANK AT 31 DECEMBER 1931

(in florins)

ASSETS		LIABILITIES	
Sums due from Insurance Bank	753,013	Reserves	34,831,845
		Guarantee fund	33,023
		Surplus assets	7,017,008
Sums due from Accident Insurance Fund for Agriculture	170,719		
Securities	34,865,141		
Loans	259,953		
Mortgages	842,968		
Premiums due	4,835,000		
Real property	122,388		
Miscellaneous	32,694		
Total	41,881,876	Total	41,881,876

B.—SPECIAL SCHEME FOR AGRICULTURE

1.—Legal Basis.

Act of 20 May 1922, as amended by the Acts of 21 March 1924, 13 May 1927, 2 July 1928, 7 February 1929 and 18 July 1930.

2.—Scope.

Insurance is compulsory for persons employed for wages or as apprentices in agriculture, stock-keeping, horticulture and forestry. Work organised in these industries for the relief of unemployment is also covered by insurance. The employer is entitled to insure himself against accidents. The employer's children are not considered as workers.

3.—Administration.

The insurance is administered :

(*a*) by official bodies (the State Insurance Bank, the Insurance Council and the labour councils);

(*b*) by private organisations (trade associations).

The trade associations must be joint associations not conducted with a view to profit. They must be managed by an even number of members, half the number being workers.

The insurance may be effected through the trade associations or directly with the Bank. In any case the employer must make the necessary reports direct to the Bank.

A supervisory council appointed by the State has been set up to supervise the administration of insurance by the trade associations and the working of these associations.

4.—Financial Resources.

The insurance premiums are paid by the employers. The Insurance Bank has a scale of premiums for different risk coefficients and different rates of wages.

The Bank has established a reserve fund, which may not exceed one million florins. The administrative expenses incurred by the Bank through the application of insurance by the trade associations must be borne by the latter up to an amount not exceeding 90,000 florins a year.

The responsibility of the State for the payment of all compensation under the Act is unconditional.

5.—Benefits.

The method of fixing benefits is the same as in the general scheme and applies to all workers irrespective of the institution with which they are insured.

When, however, in the case of permanent partial incapacity the loss of working capacity does not exceed 15 per cent., the pension may be commuted for a lump sum equal to three times its annual value. It may not be commuted if the victim was of the age of fifty or over at the date of the accident.

In fixing the basic wage, account is taken of the average annual earnings for all workers of a given group and not of the individual rate. A higher figure than the average earnings may be taken as the basic wage in the case of workers under the age of 21.

6.—Statistics.

Number of workers employed for 300 working days in 1930 and insured with :

(*a*) State Insurance Bank	14,452
(*b*) Trade associations	(about) 175,000[1]

INCOME AND EXPENDITURE OF AGRICULTURAL ACCIDENT INSURANCE FUND OF STATE INSURANCE BANK FROM 1 NOVEMBER 1929 TO 1 NOVEMBER 1930

(*Insurance Bank*)[2]

(in florins)

INCOME		EXPENDITURE	
Employers' contributions ...	175,382	Benefits	140,582
State contribution	39,579	Administrative expenses ...	85,921
Contributions of trade associations towards administrative expenses	57,217	Interest	9,093
Interest	10,985	Sum to meet current value of payments due by the State	39,579
Miscellaneous	8,964	To reserve fund	135,313
Deficit	118,361		
Total	410,488	Total	410,488

[1] As the workers are not insured individually, only an approximate estimate can be given. The total amount of wages insured with the trade associations amounted to 163 million florins.

[2] It should be noted that most agricultural workers are insured with trade associations.

C.—SPECIAL SCHEME FOR SEAMEN

1.—Legal Basis.

Act of 27 June 1919.

2.—Scope.

Every member of the crew, including the master, of a vessel registered in the Netherlands and not employed in the service of the State is entitled to compensation for any accident occurring in the course of his service. The Act covers seamen who are excluded from the general legislation on workmen's compensation : vessels generally engaged in distant trade and not regularly trading between two Dutch ports, as well as those engaged in fishing elsewhere than in rivers and inland waterways and as a rule out of sight of the Dutch coast.

The master is not permitted to leave a Dutch roadstead or port with his vessel until he has obtained a written permit from the representative of the Chief Shipping Inspector. This permit is granted only when a sufficient guarantee is given that the Act will be applied.

3.—Administration.

The Act is administered by the Ministry of Waterways. The shipowner is entitled to give the requisite security himself or to insure against the risk with an insurance company.

4.—Financial Resources.

The cost of the insurance or of the compensation must be borne by the shipowner. The State, however, pays three-quarters of the

compensation in the case of sailing vessels engaged in fishing and not exceeding 40 tons gross and half the compensation in the case of other fishing vessels, whether sailing or motor vessels, and other sea-going vessels of not more than 200 tons gross.

5.—Benefits.

As a rule the benefits are the same as under the general workmen's compensation scheme.

In the event of the total loss of his effects, a member of the crew or his representative can claim compensation for such loss.

Any share in profits or other allowance paid to a member of the crew is included in the wages on which compensation is reckoned.

6.—Statistics.

INCOME AND EXPENDITURE FROM 1 JULY 1930 TO 30 JUNE 1931

(in florins)

INCOME		EXPENDITURE	
Employers' contributions	414,227	Cash benefits	464,025
State contributions ...	105,660	Administrative expenses	55,861
Interest	239,346	To reserve fund	239,347
Total	759,233	Total	759,233

II.—Sickness Insurance

1.—Legal Basis.

Act of 5 June 1913 as amended by the Act of 24 June 1929.

2.—Scope.

Compulsory sickness insurance applies to all workers employed for wages in an undertaking, on condition that their annual wage does not exceed 3,000 florins.

The Act excludes from insurance all persons engaged in the personal service of the employer (domestic workers), casual workers, apprentices not in receipt of cash wages, seamen on ocean-going vessels, soldiers, wage earners whose sickness insurance is regulated by the provisions of the Constitution, and railwaymen covered by a special scheme.

Exemption may also be granted to workers whose daily wage is below 40 cents.

Voluntary insurance is open to workers who have ceased to be compulsorily insured, and to persons who have been insured, whether compulsorily or voluntarily, against sickness in foreign countries, and who have adopted the Netherlands as their domicile.

3.—Administration.

Two classes of institutions are established under the Act: these are occupational funds, called trade associations, and territorial funds, established by each labour council and providing insurance for all persons not belonging to a trade association.

(*a*) *Trade associations.*—Trade associations formed by one or more central organisations of employers, or bodies affiliated to such organisations, and one or more central organisations of workers, or trade unions affiliated to such organisations may be recognised by the Minister of Labour, Commerce and Industry if they comply with the following conditions: the association must grant benefits at least equal to those required by the Act, it must insure against sickness all the workers engaged by the affiliated employers, the aggregate wages of the persons insured by it must amount to at least two and a half million florins, and it must not be conducted with a view to profit.

(*b*) *Territorial funds.*—Territorial funds have been set up in connection with each of the 33 labour councils. They are managed by officials appointed for that purpose by the councils.

4.—Financial Resources.

The resources of the insurance scheme are obtained by equal contributions from employers and insured persons. The employer is responsible for paying the whole contribution and is entitled to deduct the insured person's share from his wages. The rate of contribution is fixed as a percentage of the wage, the part of the wage exceeding 8 florins a day not being taken into account.

For each territorial fund the Government fixes the amount of the contribution and revises it every five years. The occupational funds themselves fix the amount of contributions in such a way that the insured person shall not be required to pay more than half the total contribution he would have had to pay if he had belonged to a territorial fund.

Every fund must constitute a reserve fund by allocating to this purpose 5 per cent. of the contributions received during the financial year, until the reserve fund is equal to half the average annual expenditure for the last three years.

The Act also provides for a special preventive fund for the whole country, divided into two distinct sections, one being called the prophylactic fund and the other the medical benefit fund. The prophylactic fund is maintained out of contributions not exceeding ¼ per mille of the wages taken into account for insurance purposes in all insurance institutions. The object of the fund is to encourage the prevention of disease. The medical benefit fund is constituted solely out of payments by the employers, which must not exceed 4 per mille of the total wages of insured persons. It is used according to rules laid down by the Government for the benefit of persons compulsorily insured who are members of recognised funds which grant benefits in kind, or of insured persons who can prove that circumstances have prevented them from becoming members of such a fund.

5.—Benefits.

The insurance covers the risk of sickness and provides for maternity benefit.

Provision is made only for cash benefits. Nevertheless, in order to encourage insured persons to obtain treatment through an insurance institution granting benefits in kind, the Act provides that the insured person may not receive benefits in cash unless he proves that he is a member of a recognised fund granting benefits in kind or that he is able to obtain medical assistance elsewhere.

(*a*) *Sickness benefit.* In the event of incapacity resulting from sickness, the insured person is entitled to a daily allowance, starting from the third day of incapacity and continuing for a period not exceeding six months, of 80 per cent. of his daily wage for each day (excluding Sundays), subject to a maximum basic wage of 8 florins.

(*b*) *Maternity benefits.* In case of pregnancy of an insured person who is married, the insurance institution must grant a daily allowance equal to her full wage for six weeks before childbirth and for not less than six weeks or more than six months after.

The institution must also provide the services of a doctor or midwife if the insured person cannot obtain them otherwise.

6.—Statistics.

As the legislation only came into force during 1930, no figures are so far available for a complete year.

III.—Invalidity, Old-Age and Widows' and Orphans' Insurance

A.—General Scheme

1.—Legal Basis.

Act of 5 June 1913, as amended by the Acts of 21 March 1919, 1 November 1919, 4 December 1920, 24 December 1921, 21 April 1922, 30 August 1923, 23 and 29 June 1925, 24 April 1929, 18 July 1930 and 31 December 1931.

2.—Scope.

Insurance is compulsory for all employed persons whose annual remuneration does not exceed 2,000 florins and who are not exempt by legislative provision. The term " employed persons " is taken as covering all persons over the age of 14 years employed for remuneration. Insurance is therefore compulsory for workers, salaried employees, foremen, etc., in industry, commerce, agriculture and other occupations, as well as for domestic servants and home workers.

Persons who become employed after reaching the age of 35 years are not liable to compulsory insurance. The obligation to be insured ceases when the insured person's wage exceeds 3,000 florins a year, but he may continue to be insured by paying the contributions himself.

The following are excluded from compulsory insurance :

(*a*) Salaried employees and workers in public or semi-public services and the teaching staff of subsidised schools, to whom the State guarantees a superannuation allowance.

(*b*) Salaried employees and workers employed by public bodies which guarantee them a pension considered adequate by the State and provide full security for the payment of such pension.
(*c*) Railway workers who are covered by a pension scheme approved by the Government.
(*d*) Workers in respect of whom the conditions for a superannuation allowance in case of invalidity or old age are governed by public regulations, provided that the Crown considers that these regulations conform to the legal requirements and that the necessary guarantees are given for the payment of the pension. In accordance with this provision, miners employed in private or State mines (but not salaried employees) are excluded from compulsory insurance, the rules of the General Miners' Fund having been approved by the Crown.

Exemption from compulsory insurance is also granted to persons employed in undertakings which have adopted a superannuation scheme. The following conditions have to be observed in connection with such schemes :

(*a*) The employer must furnish the State Bank with sufficient security.
(*b*) The pension scheme must be in conformity with the provisions of the Act.
(*c*) The rules must contain adequate guarantees concerning the decisions to be taken on claims by insured persons.

The Crown must be satisfied that these conditions are fulfilled. Up to the present, however, no advantage has been taken of this rule.

A person who has been compulsorily insured continues in insurance even when he ceases to fulfil the required conditions. He may, however, withdraw from the insurance scheme on giving six months' notice. The amount of his income cannot be used as a reason for withdrawal until it exceeds 3,000 florins a year.

There is also a voluntary insurance scheme open to everyone without age limit, but little advantage has been taken of it.

3.—Administration.

The insurance scheme is administered through the State Insurance Bank, the Insurance Council and the labour councils.

The worker is required to register with the local labour council, which checks the details and issues an insurance book in which the stamps representing contributions are affixed.

4.—Financial Resources.

The necessary funds are obtained by contributions from the insured persons and their employers. The amount of the contribution varies from 0.25 to 0.60 florins a week, according to the wage class to which the insured person belongs (5 classes varying with age and wages). The State pays the contribution in respect of persons on compulsory military service. The obligation to contribute lapses during periods

of unemployment, strikes or sickness; in the last case the contributions are paid by the sickness fund.

The contribution for voluntary insurance is 2 florins and may be paid as often as the insured person wishes and at any dates which he may select.

The State is entirely responsible for the payment, through the Insurance Bank, of the pensions and indemnities granted under the Act.

5.—Benefits.

(*a*) *Old-Age and Invalidity Pension.* The annual pension comprises :

1. a basic amount equal to 260 times the average weekly contribution paid during the period of insurance;
2. an increment fixed at 11.2 per cent. of the total contributions paid and never less than one-fifth of the basic amount.

In the case of the old-age pension, the pensionable age is 65 years.

An invalidity pension is paid when the insured person's working capacity has been reduced by two-thirds or more; temporary incapacity is covered in the same way as permanent incapacity if it lasts for more than six months.

No qualifying period is required for the old-age pension; for an invalidity pension, 150 weekly contributions must have been paid.

Medical treatment is provided for insured persons if the invalidity can be avoided by appropriate attention.

(*b*) *Survivors' Pensions.*

1. *Widow's pension.* The widow's pension is greater by one-fifth than the basic amount of the pension which the husband received, or would have received—that is, 312 times the average weekly contribution which he paid. A widow can claim a pension only if her husband was not in receipt of an invalidity pension and not over the age of 60 years when the marriage took place. She must also prove that she is so disabled as to have lost two-thirds of her working capacity or that she has reached the age of 60 years.

2. *Orphans' pensions.* In order to claim a pension, orphans must be either the legitimate children of an insured father or the legitimate children of an insured mother who was responsible for their maintenance.

The total pension payable to all orphans is the same as the widow's pension. It ceases when the orphan reaches the age of 14 years

The total pensions paid to survivors may not exceed the amount of the pension which the insured person drew, or which he could have claimed if the invalidity risk had materialised at the date of his death. The qualifying period for survivors' pensions is 40 contribution weeks. Once this has been completed, the risk continues to be covered in spite of any interruptions in the payment of contributions.

Pensions cannot be commuted for a lump sum unless the total survivors' pensions are less than 26 florins a year.

6.—Transitional Provisions.

As an exception to the general rule, insurance was compulsory from 3 December 1919 (when the Act came into force) until 1 July 1922, for persons who were over the age of 35 years. The capital required to admit these persons to insurance was provided by the State, which has undertaken to pay annually to the insurance fund, for a period of 75 years, a sum of 17,623,000 florins, of which 4,000,000 florins represent administrative expenses.

The amount of the old-age pension for these persons was fixed at 3 florins per week.

The following conditions govern the qualifying period. The number of contributions paid by the insured person must represent $\frac{39}{52}$ of the number of weeks which elapsed between 3 December 1919 and the date on which the insured person reached the age of 65 years. If the insured person had not reached the age of 60 years when the Act came into force, the number of contributions must represent $\frac{17}{52}$ of the number of weeks between 3 December 1919 and his sixtieth birthday, and $\frac{39}{52}$ of the number of weeks from that date until his sixty-fifth birthday.

7.—Statistics.

Number of compulsorily insured persons at the end of 1930 2,679,397

INCOME AND EXPENDITURE FOR 1930

(in florins)

INCOME		EXPENDITURE	
Contributions	40,733,569	Invalidity pensions ...	3,911,568
State contribution ...	17,623,000	Widows' pensions ...	2,581,155
Income from investments	19,797,430	Orphans' pensions ...	1,993,753
Income from actuarial reserves	439,481	Old-age pensions	12,155,932
Other income	218	Pensions due to voluntarily insured persons...	336
		Medical treatment ...	1,752,701
		Other benefits	3,764
		Administrative expenses	4,116,476
		Interest paid	518,312
Total	78,593,698	Total	27,033,997

BALANCE SHEET AT END OF 1930[1]

(in florins)

ASSETS		LIABILITIES	
Claims on Fund A[2] ...	222,533,239	Outstanding debt to State Insurance Bank ...	39,985,439
Securities	171,847,490		
Loans	125,373,293		
Mortgages...	18,383,398		
Loans to labour councils	2,994,767		
Other assets	94,848		
Total	541,227,035	Total	39,985,439

[1] Not including future liabilities.
[2] Fund A pays pensions in virtue of subsidised insurance; it also pays non-contributory pensions.

B.—Special Scheme for Miners

1.—Legal Basis.

Regulations of the General Miners' Fund of 1919, as amended in 1921, 1924, 1926, 1927, 1928, 1929 and 1930.

2.—Scope.

Insurance is compulsory for workers employed under contract in mines. No worker can be admitted to insurance after the age of 40 years.

Persons who cease to be insured after having paid 36 monthly contributions without interruption can retain their status by paying a recognition fee of 0.10 florin a month.

3.—Administration.

Insurance is administered by the General Miners' Fund for the Coal Mines of Limburg. The Board of Management of the Fund consists of 12 members, 6 being employers and 6 workers.

4.—Financial Resources.

The necessary funds are provided entirely by contributions from the insured persons and their employers. The contribution is fixed at 7.60 florins per month, half of which is paid by the insured person and half by the employer.

5.—Benefits.

(*a*) *Old-age and invalidity pensions.* The old-age pension falls due at the age of 60 years, provided that the insured person ceases to be employed as a miner.

The insurance also covers inability to continue work as a miner. Temporary invalidity is covered in the same way as permanent incapacity as from the fifteenth month, when sickness benefits cease to be due.

The pension is fixed at as many times 0.95 florins as the insured person has paid monthly contributions, with a minimum of 108 times 0.95 florins. Since 1926, a supplementary pension has been paid so as to ensure that the miners' pensions never fall below those guaranteed under the general invalidity, old-age and widows' and orphans' scheme. The qualifying period is completed by the payment of 36 monthly contributions without interruption. In the event of sickness, the contribution is paid by the sickness fund, so that such periods do not constitute an interruption in payment.

(*b*) *Benefits in the event of death.* A widow who does not remarry receives a pension equal to half the invalidity pension to which her husband would have been entitled at the date of his death. The pension for children is 36 florins a month in respect of every child under the age of 16 years. If the mother is no longer alive, this amount is doubled. Funeral benefit amounting to 50 florins is paid to the widows of insured persons.

(*c*) *Benefits in kind.* Free medical and hospital treatment are provided for insured persons and their widows and orphans.

6.—Statistics.

Number of insured persons in 1930	36,623
Number paying a recognition fee	1,743
Number of pensioners	4,468

INCOME AND EXPENDITURE FOR 1930

(in florins)

INCOME		EXPENDITURE	
Insured persons' contributions	1,610,600	Old-age pensions	31,846
Employers' contributions	1,659,354	Invalidity pensions ...	367,197
Income from investments	1,547,325	Widows' pensions ...	44,224
Recognition fees ...	1,680	Orphans' pensions ...	87,759
Contributions from the sickness fund	48,754	Funeral benefits	4,750
		Medical treatment ...	93,095
		Administrative expenses...	144,814
		Commutation of pensions	3,300
		Loss on investments ...	200,957
		Other expenditure ...	151,123
Total	4,867,713	Total	1,129,065

BALANCE SHEET AT END OF 1930

(in florins)

ASSETS		LIABILITIES	
Assets	34,571,505	Claims	627,396
		Reserves to meet pension rights	33,944,109
			34,571,505

C.—VOLUNTARY OLD-AGE INSURANCE

1.—Legal Basis.

Act of 4 November 1919, as amended by the Acts of 24 December 1921, 21 April 1922, 19 May 1922, 13 July 1923, 29 June 1925, 30 July 1926 and 24 June 1929.

2.—Scope.

Every inhabitant of the Kingdom is entitled to become insured with the State Insurance Bank with a view to obtaining an old-age pension at the age of 65 years or such earlier age as may be fixed by the Ministry of Labour, Commerce and Industry. A married woman may contract an insurance without the consent of her husband.

From 1 April 1930 every inhabitant of the Kingdom has also been entitled to insure his wife (her husband) with a view to obtaining a pension in the event of death.

3.—Administration.

The voluntary old-age insurance fund is administered by the State Insurance Bank.

4.—Financial Resources.

The necessary funds are obtained by contributions from the insured persons. The amount of the contribution depends on the

age of entering on insurance and the pension which is to be claimed. The administrative expenses are borne by the insured persons.

5.—Benefits.

The amount of the weekly pension may be selected by the insured person at any multiple of one florin within the limits of 3 florins and 20 florins.

A sum of 100 florins is paid in respect of funeral expenses (20 to 60 florins in the case of an insured child).

6.—Transitional Provisions.

(*a*) *Reduced premiums.* During the first four years after 3 December 1919 admission to insurance in return for payment of the premium fixed for a person of 34 years was granted to persons:

(i) who were between the ages of 35 and 65 years on that date;

(ii) who were not covered by the Invalidity Insurance Act or in receipt of a pension under that Act;

(iii) whose income or whose wife's income did not exceed 2,000 florins a year.

The amount of these pensions at reduced premiums could not exceed 6 florins a week. The administrative expenses were paid by the State.

(*b*) *Non-contributory old-age pensions.* Every inhabitant of the Kingdom who had reached the age of 65 years when the Act came into force (3 December 1919) was entitled to a free pension provided that:

(i) he was a citizen of the Netherlands or had lived in the Kingdom for the six years immediately preceding the coming into force of the Act;

(ii) he was not liable to property tax;

(iii) his income or that of his wife did not exceed 1,200 florins;

(iv) he was not in receipt of a pension under the Invalidity Insurance Act;

(v) he had not persistently neglected to provide for himself and his family although capable of working.

These pensions were of 3 or 2·50 florins a week.

(*c*) *State subsidies during the transitional period.* The State advanced the sums required and guaranteed to meet the deficit during the transitional period. For that purpose it paid an annual subsidy of 17,700,000 florins from 1920 to 1924 and 31,600,000 florins after that date.

7.—Statistics.

Number of insured persons at the end of 1930	284,697
Number of pensioners at the end of 1930:	
Pensions with reduced premiums	132,376
Pensions with ordinary premiums	1,605
Number of persons in receipt of non-contributory pensions ...	85,164

(a) *Old-Age Insurance Fund A*[1]

INCOME AND EXPENDITURE FOR 1930

(in florins)

INCOME		EXPENDITURE	
Insured persons' contributions	2,161,467	Non-contributory pensions	16,753,899
State subsidy	31,600,000	Pensions with reduced premiums	18,405,914
State subsidy towards administrative expenses...	539,004	Other pensions	789,583
Interest and miscellaneous	33,075	Administrative expenses	526,708
		Interest paid to invalidity fund	9,773,763
		Interest paid to fund B ...	614,483
		Other expenditure ...	12,179
Total	34,333,546	Total	46,876,529

BALANCE SHEET AT END OF 1930[2]

(in florins)

ASSETS		LIABILITIES	
Nil		Claims by invalidity fund	222,533,240
		Claims by fund B ...	16,392,576
		Claims by State Insurance Bank	12,277
		Total	238,938,093

[1] Fund A pays pensions in virtue of subsidised insurance; it also pays non-contributory pensions. Fund B pays pensions in virtue of unsubsidised insurance.
[2] Not including future liabilities.

(b) *Old-Age Insurance Fund B*

INCOME AND EXPENDITURE FOR 1930

(in florins)

INCOME		EXPENDITURE	
Insured persons' contributions	3,349,890	Pensions paid	351,806
Interest paid by fund A ...	614,483	Administrative expenses ...	433,424
Other interest	14,235		
Total	3,978,608	Total	785,230

BALANCE SHEET AT END OF 1930[1]

(in florins)

ASSETS		LIABILITIES
Claims on fund A	16,392,576	Nil
Claims on State Insurance Bank	603,952	
Securities	933,895	
Total	17,930,423	

[1] Not including future liabilities.

IV.—Voluntary Unemployment Insurance

1.—Legal Basis.

Order of 2 December 1916.

2.—Scope.

Insurance is optional. It is open to all workers and salaried employees who are members of associations paying unemployment benefit.

3.—Administration.

The insurance is administered by funds set up by workers' or salaried employees' associations. The great majority of the funds have been set up by trade unions and cover the whole country. There are a few smaller local funds.

4.—Financial Resources.

The resources of the insurance scheme comprise :

(*a*) Contributions from members, which vary from one fund to another (12·40 florins a year on the average in 1930);

(*b*) a State subsidy, normally equal to the amount of the contributions paid but increased in certain special cases. Half this subsidy is refunded to the State by the communes. This arrangement is optional for the communes and has not yet been ratified by a few of them, but there are scarcely any insured persons in the communes in question.

5.—Benefits.

The qualifying period and the amount and duration of the benefits vary from one fund to another. In 1930 benefits were generally paid for a period varying between 36 and 90 days. The rules of the unemployment funds have to be approved by the Minister of the Interior.

6.—Statistics.

Number of insured persons 419,000

INCOME AND EXPENDITURE FOR 1930

(in florins)

INCOME		EXPENDITURE	
Insured persons' contributions	5,198,045	Cash benefits	11,563,546
State subsidy	2,804,783	Other expenditure ...	218
Subsidy from communes	2,804,783		
Income from investments	392,473		
Other income	3,434		
Debit balance	360,246		
Total	11,563,764	Total	11,563,764

BALANCE SHEET AT 31 DECEMBER 1930

(in florins)

ASSETS		LIABILITIES	
Cash in hand	9,547,589	Due to the State, communes and associations	2,126,204
Fraction of subsidy due to unemployment funds at 31/12/30 ...	1,381,472	Sums paid to the funds by various associations in settlement of accounts concerning State subsidy ...	20,032
Current interest due to funds...	8,801	Sum required to pay outstanding debts to the State and associations	83,302
		Estimates of the associations for subsidy due to the funds by the State	3,989
		Credit balance	8,704,335
Total	10,937,862	Total	10,937,862

V.—Subsidised Benefit Schemes for Staffs of Public Undertakings

A.—RAILWAY STAFF

1.—Workmen's Compensation.

Railway workers are covered by the general workmen's compensation scheme (*cf.* p. 486).

2.—Sickness Insurance.

Railway workers are covered by a special scheme of sickness benefits. They are entitled to their full wages for the first year of incapacity and 70 per cent. of their wage for the second and third years. After that period they are granted a lump sum equal to one month's wages for each year of service, but not exceeding the total wage for one year.

In 1930 the amount of wages paid on account of sickness was 1,486,297 florins.

3.—Invalidity, Old-Age and Widows' and Orphans' Insurance.

A special insurance scheme for railway workers was introduced by the Act of 29 June 1925, amended by the Act of 10 May 1928. Provision is made for invalidity, old-age and widows' and orphans' pensions.

The following statistics are for 1930 :

Number of insured persons	...	...	40,583
Amount of contributions...	...	...	20,817,227 florins
Amount of pensions paid	...	...	14,736,510 „

B.—Postal, Telegraph and Telephone Service

The staff of this service, in so far as they are not classed as officials within the meaning of the Pensions Act, are covered by the general legislation on workmen's compensation, sickness insurance, and invalidity, old-age and widows' and orphans' insurance.

The officials of the service are covered by a special scheme for sick leave with pay for a certain period and by the legislation concerning pensions for State officials.

No statistics are available to show the working of the scheme.

THIRD PART

SOCIAL ASSISTANCE

I.—Medical Assistance

1.—Legal Basis.

The Poor Relief Act of 27 April 1912 made provision for the establishment of a free medical service for indigent persons in every commune.

2.—Administration.

A poor-relief council may be set up by the State in larger communes or for a group of smaller communes. The various poor-relief institutions are represented on the council. The list of the institutions is drawn up by the mayor of each commune.

3.—Benefits.

Medical treatment at home and hospital treatment are provided by the public authorities. In practically every commune there are district nurses who collaborate with the doctors, visit the sick and attend them at home when they are in indigent circumstances.

The work of providing relief for the infirm and the blind is carried out generally by religious or private organisations, unless the persons in question are in receipt of invalidity or old-age pensions.

4.—Statistics.

Free Medical Assistance in 1929

	Number of families in receipt of assistance	Number of individuals in receipt of assistance	Consultations in poly-clinics	Net expenditure (in florins)
Municipal institutions ...	29,942	47,887	751,986	2,739,467
Public institutions	13,675	19,899	22,436	635,827
Religious and private institutions	24,630	28,239	86,725	456,636
Mixed institutions	428	539	—	7,343
Total	68,675	96,564	861,147	3,839,273

ASSISTANCE BY DISTRICT NURSES IN 1929

	Number of families in receipt of assistance	Number of individuals in receipt of assistance	Consultations in poly-clinics	Net expenditure (in florins)
Municipal institutions ...	1,243	1,458	—	201,311
Public institutions	36	49	—	12,415
Religious and private institutions	54,127	63,117	184,363	656,569
Total	55,406	64,624	184,363	870,295

II.—Maternity Assistance

One or more midwives have been appointed by the public authorities in every commune so as to provide attendance free of charge for indigent women during childbirth. The district nurses are also competent to attend women during childbirth, since they must pass a midwifery examination before obtaining their diploma. In the larger communes consultation centres have been set up for pregnant women.

District visitors employed by the Unions of the Cross are responsible for looking after young children. In districts where no such specialised service exists the work is carried out by the district nurses.

About 500 infant welfare centres have been organised by the Public Health Service, each centre being under the charge of a specialist. Any person may use the services of these centres free of charge. No medical attention is given by the centres, which send any children who are ill to the appropriate doctors.

Statistics.

INFANT WELFARE WORK in 1929

	Number of days of attention		Number of visits at home	Number of consultations	Expenditure (in florins)
	In clinics	In crèches			
Municipal institutions[1] ...	—	—	69,734	108,860	165,469
Religious and private institutions	26,568	255,182	91,604	109,277	264,723

[1] Including certain other public institutions.

III.—Child Welfare

The medical care of children between the ages of 1 and 5 years is carried out by the child welfare centre. These centres, which are managed by specialists, give their advice free of charge.

School medical inspectors are appointed and paid by all communes with a population exceeding 20,000. The smaller communes form

groups with a population of about 40,000 inhabitants for which school medical inspectors are appointed with financial assistance from the State. These appointments have not yet been made in every part of the country.

Delicate children whose state of health involves no danger for other children are taught in open-air schools or summer camps. In 1931 more than 20,000 children were sent to camps of this kind.

The civil authorities are responsible for looking after waifs and strays, who are brought up in institutions or in private families. Orphanages under the management of the authorities exist in practically all the larger municipalities.

Statistics.

FOOD AND CLOTHING FOR SCHOOL CHILDREN IN 1929

	Municipalities[1]	Private and religious institutions	Total
Number of meals	1,962,485	2,095,998	4,058,483
No. of children in receipt of clothing	40,632	18,364	58,996
Net expenditure (in florins) ...	769,564	479,091	1,248,655

[1] Including certain other public institutions.

CHILDREN SENT TO HOLIDAY CAMPS OR BOARDED-OUT IN THE COUNTRY IN 1929

	Number of children	Number of days	Net expenditure (in florins)
Municipalities	368	16,239	22,051
Public institutions...	42	3,372	2,828
Religious and private institutions	16,636	623,860	698,903
Total	17,046	643,471	723,782

WARDS OF PUBLIC AUTHORITIES IN 1929

Number of institutions	343
Number of children	12,701
Government subsidies	Fl. 2,521,225

IV.—Shipowners' Liability towards Sick or Injured Seamen

1.—Legal Basis.

Commercial Code of the Netherlands, Book II, Titles III and IV.

2.—Scope.

The legislation applies to all members of the crew, including officers and other staff, engaged in work on board Dutch ships of any type with the exception of those in the service of the State.

3.—Benefits.

The shipowner's liability covers the following risks :

(*a*) accidents occurring in the course of the seaman's service whether on board ship or ashore;

(*b*) sickness occurring during the voyage, whether the seaman is on duty or not;

(*c*) death occurring during the voyage whether on board or ashore.

The shipowner is responsible for granting the following benefits :

(*a*) Medical treatment : every sick or injured seaman must be granted attention and treatment on board ship. The shipowner's liability in this respect ceases with the seaman's engagement unless he is put ashore at a foreign port. In this case the shipowner's liability continues until the seaman is cured or until he is sufficiently recovered to be repatriated;

(*b*) Maintenance : the shipowner must provide maintenance for a sick or injured seaman for the whole duration of his engagement. When the condition of the seaman is such that he has to be put ashore, a subsistence allowance must be paid until the date of repatriation unless he is being treated in hospital;

(*c*) Wages : in the event of sickness or injury a seaman is entitled to his full wages for the period of his incapacity and up to the end of his engagement. No wages are due in the case of a sick or injured seaman who has to be put ashore.

If the seaman dies, his wages must be paid to his survivors until the end of the month, if he was engaged by the month. If he was engaged for a whole voyage, the survivors are entitled to half his total wages if death occurred during the outward voyage and the whole of his wages if death occurred on the return voyage. The full wage is also paid to survivors when the seaman was engaged on a profit-sharing basis or when he died in the defence of the vessel.

(*d*) Repatriation : when a sick or injured seaman has to be repatriated during the voyage the shipowner must pay the cost of transport to the port of departure or the port of arrival of the vessel, as he may select. The seaman is also entitled to an allowance during the journey.

FOURTH PART

HOUSING

1.—Legal Basis.

Act of 22 June 1901, recently amended by the Act of 9 July 1931.

2.—Beneficiaries.

The subsidies provided for in the Act are granted with a view to paying the interest on capital used for building, particularly when the tenants belong to the indigent classes of the population.

Since 1926 State assistance has been restricted to the building of cheap dwellings, more especially in connection with slum clearance.

3.—Authorities and Undertakings Concerned in Building.

The building of cheap houses is undertaken by local authorities and public utility building societies.

4.—Financing by Public Authorities.

Since 1925 the subsidies have been limited to 50 florins per dwelling, of which the State pays half. The local authorities are responsible for the payment of interest and the redemption of the State loans by annual instalments.

The State also grants loans on second mortgage. These may amount to 20 per cent. of the value of the property but may not exceed 600 florins for any one dwelling. They are repayable over a period of 10 years. The municipal authorities may place ground at the disposal of builders, but as a rule they only grant surface rights.

5.—Statistics.

NUMBER OF BUILDINGS COMPLETED IN 1930

On behalf of local authorities...	2,329
On behalf of societies for the building of workers' houses ...	5,050

STATE SUBSIDIES AND LOANS in 1930

(in florins)

	Subsidies	Loans
To local authorities	1,615,000	5,689,000
To recognised societies	5,689,000	9,876,000
To private individuals	—	189,000
For rural dwellings	4,000	8,000
Total	7,308,000	15,762,000

FIFTH PART

FAMILY ALLOWANCES

1.—State.

Decree of 1925 and of 8 March 1929. An allowance equal to 3 per cent. of wages is paid in respect of every child under the age of 18 years, the minimum amount being 60 florins and the maximum 240 florins a year. In the case of workers employed by the State, the minimum is 1·15 florins a week.

2.—Provinces.

Two provinces (South Holland and Gelderland) pay allowances equal to 2½ per cent. of wages; another two (Utrecht and Overijssel) pay 50 florins a year per child. North Brabant pays 5 per cent. of wages a year for each child in the case of officials, and 1 florin a week in the case of workers. The province of Limburg pays 4 per cent. of wages a year per child to officials and 3 florins a month to workers.

As a rule the allowance is paid for children under 16 or 18 years of age and is sometimes reckoned only from the third or fourth child onwards.

3.—Communes.

Most of the communes pay allowances, varying in amount according to commune. They are generally from 2½ to 5 per cent. of wages for every child under the age of 16 or 18 years, but in some cases the first child or children are not taken into account. The allowance is often 1 florin a week.

4.—Railways.

Salaried employees and workers receive 2½ per cent. of their wages in respect of each child under the age of 18 years (with a minimum of 50 florins and a maximum of 200 florins a year per child); the first two children are not taken into account.

5.—Miners in Limburg.

Under the collective agreement of 1921 the mines, most of which belong to the State, pay an allowance of 4 florins a month in respect of every child under the age of 14 years.

6.—Private Undertakings.

A certain number of private undertakings pay family allowances. Others have a fund for the payment of such allowances to which the employers and employees or sometimes the employees alone contribute. The amounts paid vary from 0.20 to 1.50 florins a week for each child. In agriculture the allowance is sometimes paid in kind.

7.—Statistics.

NUMBER OF COLLECTIVE AGREEMENTS PROVIDING FOR FAMILY ALLOWANCES

	1 June 1930	1 June 1931
Number of such collective agreements ...	143	144
Number of undertakings	2,426	2,485
Number of workers employed in these undertakings	59,872	63,454
Number of workers as a percentage of the workers engaged by collective agreement	16	18

Note.—No statistics are available showing the expenditure on family allowances.

SIXTH PART

HOLIDAYS WITH PAY

1.—Regulations.

Most of the collective agreements in the building, wood, metal and clothing industries, the food and drink trades and agriculture, contain provisions concerning annual holidays with pay.

The matter is also regulated by collective agreement for a large number of commercial and transport employees, whereas in offices and

for salaried employees in industry the granting of a holiday generally depends on the goodwill of the employer.

2.—Statistics.

COLLECTIVE AGREEMENTS IN FORCE ON 1 JUNE 1931

	Agreements	Establishments	Workers
Agreements in force	1,478	23,341	358,354
Agreements containing clauses concerning holidays	1,250	17,584	316,432
Agreements providing for one week's holiday with pay	1,150	17,305	268,092
Agreements providing for a longer holiday with pay	100	279	48,340

POLAND

SUMMARY

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FIRST PART

STATISTICS OF POPULATION

(Census of 30 September 1921)

Total Population 25,694,700
Occupied population 13,546,660

OCCUPIED POPULATION CLASSIFIED BY OCCUPATIONAL GROUPS AND INDUSTRIAL STATUS (EXCLUDING UPPER SILESIA, VILNO, AND THREE DISTRICTS OF THE TERRITORY OF VILNO).

Occupational groups	Employers and working on own account	Salaried employees[1]	Workers[2]	Members of family helping head of household	Status unknown	Total
Agriculture, forestry, stock-breeding, horticulture and fishing	2,690,250	38,317	1,486,610	6,053,071	1,619	10,269,867
Mines and quarries, etc.	442	7,165	85,351	104	115	93,177
Industry	447,574	49,986	614,804	60,158	683	1,173,205
Commerce and insurance	325,158	49,692	90,524	52,919	473	518,766
Communications and transport	23,254	54,808	163,862	1,768	178	243,870
Public administration, armed forces, etc. ...	4,535	105,415	375,941	111	394	486,396
Liberal professions ...	43,452	111,644	35,592	521	444	191,653
Domestic and personal services	22,048	753	251,391	1,209	304	275,705
Unemployed	—	—	—	—	48,255	48,255
Ill-defined and unknown occupations[3]	839	15,137	204,873	915	24,008	245,772
Occupied population	3,557,552	432,917	3,308,948	6,170,776	76,473	13,546,666

[1] Managing, office, commercial, technical and supervisory staff.
[2] Craftsmen, workers and home workers employed under a contract of service.
[3] Excluding pensioners, persons of independent means, retired persons, housekeepers, prisoners, persons in institutions, interned and repatriated persons, prostitutes, beggars, students.

SECOND PART

SOCIAL INSURANCE

I.—Workmen's Compensation

1.—Legal Basis.

Compulsory insurance against industrial accidents is governed:

In former Russian and Austrian territory, by the old Austrian Act of 28 December 1887, as amended by the Acts of 1894, 1909 and 1917, and by the Polish Acts of 7 July 1921 and 30 January 1924;

In former Prussian territory, by the Social Insurance Code of 1911 and by the Order of 12 April 1921;

In Upper Silesia, by the same Code as amended by the Provincial Acts of 18 June 1924, 8 July 1925 and 1 October 1928.

2.—Scope.

(*a*) *Former Russian and Austrian Territory.*

Insurance is compulsory for all persons employed in any undertaking (workshops, establishments) using motive power or boilers or any other undertaking carried on for the purpose of gain, including agricultural and forestry undertakings and all work implying a definite risk of accident and expressly mentioned in the Act (building work, ice-breaking, etc.).

The Act does not apply to agricultural and forestry undertakings of less than 30 hectares in area.

(*b*) *Former Prussian Territory.*

Insurance is compulsory not only for industrial undertakings in which there is a definite risk of accident such as factories (i.e. undertakings engaged in working up or transforming materials and regularly employing at least ten workers) and undertakings using machinery driven by mechanical power, but also for all agricultural or horticultural undertakings, irrespective of their size or the number of workers employed.

3.—Administration.

Insurance is administered by public institutions which have the monopoly of insurance in their own area.

In former Russian and Austrian territory, the Industrial Accident Insurance Institution at Lwow is the only authorised insurance carrier.

In former Prussian territory (Upper Silesia excepted) insurance is administered by the Social Insurance Institution at Poznan, with the exception of agricultural undertakings which are insured with the Agricultural Accident Insurance Institution, also at Poznan. Undertakings and establishments situated in Upper Silesia insure with the Social Insurance Institution at Królewska Huta.

4.—Financial Resources.

The sums required to cover the cost of benefits, administrative expenses, and payments towards the reserve fund are derived from contributions payable by the employers. Undertakings and establishments are divided into classes according to risks, and the contribution of each employer is fixed in accordance with the class of his undertaking and his total wages bill. Each class is divided into several sub-classes, so that the actual risk in each undertaking or establishment and the safety measures adopted can be taken into account. The average contribution rate is :

In former Russian and Austrian territory :

1·2 per cent. of the total wages bill in industrial undertakings as a whole;

0·8 per cent. of the total wages bill in agricultural undertakings as a whole.

In former Prussian territory :

1·8 per cent. (2·6 in Upper Silesia) of the total wages bill in industrial undertakings as a whole;

1·4 per cent. (1·1 in Upper Silesia) of the total wages bill in agricultural undertakings as a whole.

5.—Benefits.

Insurance covers all accidents occurring in undertakings and establishments liable to insurance and accidents occurring during domestic or other work carried out at the order of the employer. In former Russian and Austrian territory, insurance also covers accidents occurring on the journey from the worker's home to his place of work and back, on condition that the journey was not interrupted in the workman's interests or for any other reason foreign to his work.

(*a*) *Benefits in kind.*

All victims of accidents are entitled to the necessary medical and surgical treatment and drugs. During a certain period immediately following the accident the cost of treatment is borne by the sickness insurance institution, thereafter by the accident insurance institution.

(*b*) *Benefits in case of incapacity.*

1. In case of accident resulting in total incapacity, the workman is entitled to a pension equal to two-thirds of his annual earnings. The pension due to a workman who requires the constant attendance of another person is equal to his annual earnings. In former Prussian territory only one-third of the annual earnings in excess of 1,800 zloty are taken into account in computing pension rates.

2. In case of accident resulting in partial incapacity, the pension is equal to a fraction of the total pension corresponding to the reduction of earning capacity occasioned by the accident.

(*c*) *Benefits in case of death.*

The widow, children, and, in certain cases, other near relatives of the deceased person are entitled to pensions.

1. The widow's (or invalid widower's) pension is equal to 20 per cent. of the annual earnings of the deceased.

2. Each child of the deceased person under 15 years of age is entitled to a pension equal to 15 per cent. of the annual earnings of the deceased, or 20 per cent. for children who have lost both parents.

The combined widow's and orphans' pensions may not exceed two-thirds of the annual earnings of the deceased.

3. When the combined widow's and orphans' pensions do not reach this maximum, other near relatives are entitled to the difference up to a maximum of 20 per cent. of the basic wage, in the following order of priority : father and mother, grandparents, grandchildren under 15 years of age.

6.—Statistics.

Number of insured persons in 1930 3,720,014

INCOME AND EXPENDITURE FOR 1930

(in zloty)

INCOME		EXPENDITURE	
Contributions outstanding from previous years	6,104,103·83	Current pensions ...	35,210,933·06
Contributions for current year	47,340,179·61	Medical treatment ...	1,265,284·56
Interest and dues ...	6,482,159·11	Accident prevention ...	89,809·14
Fines	96,274·71	Cost of legal action and appeals	200,326·23
Miscellaneous	78,189·56	Enquiries into accidents and establishment of pensions	722,870·14
		Collection of contributions	105,097·64
		Administrative expenses	5,908,453·58
		Miscellaneous	1,695,208·34
		Excess of income ...	14,902,924·13
Total ...	60,100,906·82	Total ...	60,100,906·82

BALANCE SHEET AT 31 DECEMBER 1930

(in zloty)

ASSETS		LIABILITIES	
Cash in hand and at bank	26,235,498·97	Caution money on deposit and liabilities towards the Staff Pension Fund ...	4,270,053·59
Securities	23,357,209·97	Sundry creditors ...	4,567,840·38
Mortgage loans ...	17,520,145·37	Temporary deposits ...	2,160·58
Outstanding contributions	39,792,276·07	Excess of assets ...	125,098,244·94
Real property ...	10,192,965·13		
Furniture and fittings	183,697·02		
Miscellaneous ...	16,656,506·96		
Total ...	133,938,299·49	Total ...	133,938,299·49

II.—Sickness Insurance

A. GENERAL SCHEME

1.—Legal Basis.

Sickness insurance is compulsory. It is governed by the Act of 19 May 1920 and the Presidential Decree of 29 November 1930 relating to the organisation and working of social insurance institutions, and in Upper Silesia by the old German legislation (Book II of the Social Insurance Code of 1911, as amended on several occasions).

2.—Scope.

Sickness insurance is compulsory for all persons employed as paid workers, irrespective of their age, occupation, nationality, and the amount of their earnings. Domestic servants and home workers are also covered.

In former Austrian territory, wage earners employed in agricultural undertakings of less than 75 hectares are not liable to insurance, while in former Russian territory persons employed in agriculture are not insured except in one administrative area.

Salaried employees engaged in managerial duties in industrial or commercial undertakings, whose salary exceeds 7,500 zloty a year, may, at their own request, be exempted from the obligation to insure.

3.—Administration.

With the exception of Upper Silesia, where there are several classes of sickness funds as authorised by the Social Insurance Code, insurance is administered by territorial funds of an inter-occupational nature. The territory of Poland (with the exception of Upper Silesia) was divided in 1930 into 243 insurance districts, in each of which a single fund was established.

The principal organisations of each fund were, in 1930, the council, the governing body and the auditing committee.

The council was composed of not more than 90 members, of whom two-thirds were elected by the insured persons and one-third by their employers.

Its duty was to elect the governing body and the auditing committee, to draw up the rules of the fund, to examine the annual accounts, etc.

The governing body was composed of 9 to 18 members, who represented the insured persons and the employers in the same proportion as on the council. It was responsible for the administration of the fund's finances, the management of current business, and the general supervision of the fund.

The auditing committee consisted of six members, four elected by the employers and two by the insured persons.

In 1931, the organisation of the sickness funds described above was greatly changed as a result of the Presidential Decree of 29 November 1930 relating to the organisation and working of social insurance institutions.

4.—Financial Resources.

The financial resources are derived from the contributions of the insured persons and their employers.

The insured persons are divided into wage classes, according to their earnings, and the contribution is equal to 6·5 per cent. of the basic wage of the class to which they belong. This basic wage corresponds to the lower limit in each class, and is fixed at 0·75 zloty a day in the lowest class.

Three-fifths of the contribution is payable by the employer and two-fifths by the insured person. The employer pays the entire contribution for insured persons whose wages are not paid in cash.

The State must cover the cost of treatment of insured persons who become unemployed; such persons maintain their right to medical assistance during a maximum period of 13 weeks. The State must also refund one-half of the cost of cash maternity benefit to insured women members of the family of insured persons.

5.—Benefits.

(*a*) *Sickness.*

1. Medical assistance, including medical treatment, medicines and therapeutic requisites, and orthopædic appliances, is granted for a period of 39 consecutive weeks beginning on the first day of sickness.

2. Cash benefit equal to 60 per cent. of the basic wage is paid for a period of not more than 39 consecutive weeks beginning on the third day of sickness.

3. Medical assistance and cash benefit may be replaced by hospital treatment with full maintenance: in such cases the sick person is entitled, if he has one or several persons dependent on him, to an allowance equal to one-half of the cash benefit.

4. Family benefit, i.e. medical treatment and free medicines during not more than 13 weeks is granted in case of sickness among members of the family of the insured person who live in his household and are entirely dependent on him, such persons to include the wife (or husband), ascendants and descendants, brothers and sisters.

5. Under the heading of additional benefit, the rules of the fund may grant medical assistance for a period of not more than 52 weeks and supplementary cash benefit of 5 per cent. of the basic wage in respect of each child, provided that the total cash benefit, including supplements, does not exceed three-quarters of the basic wage.

(*b*) *Maternity.*

1. Women who have been insured for at least four months during the year preceding confinement are entitled to maternity benefit comprising:

(i) medical treatment and obstetrical assistance before, during and after confinement;

(ii) confinement benefit amounting to the basic wage, during the whole period of absence from work, but not for more than eight weeks, six of which must be subsequent to the confinement;

(iii) a nursing bonus, during not more than twelve weeks after the expiry of the right to confinement benefit.

2. Members of the family of the insured person are also entitled to maternity benefit, which in this case consists of obstetrical aid and the nursing bonus.

(*c*) *Death.*

The funeral benefit granted in case of the death of an insured person amounts to three times the weekly basic wage. Funeral benefit granted to the insured person in case of the death of a member of his family amounts to one-half of the funeral benefit granted in case of the death of the insured person.

6.—Statistics.

All funds with the exception of those in Upper Silesia.

Average number of insured persons in 1930 2,292,786

INCOME AND EXPENDITURE FOR 1930

(in zloty)

INCOME		EXPENDITURE	
Contributions	272,775,521	Cash benefits	62,857,268
Miscellaneous	22,873,231	Medical treatment ...	69,296,595
Deficit (in certain funds)	11,174,515	Medicines and dressings	42,816,416
		Hospital treatment and transport of sick persons	59,063,761
		Administrative expenses	27,129,884
		General expenses ...	10,561,257
		Payment to redemption fund	2,686,083
		Payment to reserve funds	32,412,003
Total	306,823,267	Total	306,823,267

BALANCE SHEET AT 31 DECEMBER 1930

(in zloty)

ASSETS		LIABILITIES	
Cash in hand and at bank	14,283,014	Current liabilities ...	63,124,439
Outstanding employers' contributions	98,224,682	Redemption fund ...	18,774,891
Other debtors	26,024,703	Reserve funds :	
Therapeutic and other supplies in stock ...	7,221,250	(*a*) constituted by levies amounting to 10% of contributions and fines	143,875,613
Furniture and fittings ...	23,496,485	(*b*) constituted by surpluses from previous financial years ...	27,425,468
Real property	59,587,735		
Debit balance	24,362,542		
Total	253,200,411	Total	253,200,411

B.—SPECIAL SCHEME FOR UPPER SILESIA

The Silesian scheme differs in several respects from the general scheme.

1.—Scope.

Insurance is compulsory for workers in all occupations, including agriculture, except salaried employees whose remuneration exceeds the amount fixed by the rules of the fund.

2.—Administration.

In addition to the territorial funds, there are also works funds, occupational funds, and special funds for persons employed in mining undertakings. In the managing bodies of the funds, two-thirds of the seats are held by representatives of the insured persons and one-third by employers' representatives.

3.—Financial Resources.

These are constituted by contributions amounting to 6 per cent. of the basic wage; two-thirds of the contributions are borne by the insured persons and one-third by their employers.

4.—Benefits.

(*a*) Cash benefit is paid during a maximum period of 26 weeks and is equal to half the basic wage.

(*b*) Medical assistance for members of the insured person's family is an optional benefit, which the funds may introduce through their rules, without being obliged to do so.

(*c*) Maternity benefit, granted during not more than 10 weeks to the wives of insured persons, is equal to half the basic wage.

5.—Statistics.

Average number of insured persons in 1930 268,177

INCOME AND EXPENDITURE FOR 1930

(in zloty)

INCOME		EXPENDITURE	
Contributions	36,807,348	Benefits in cash and in kind	35,743,031
Deficit (in certain funds) ...	2,222,173	Administrative expenses ...	2,658,438
		Miscellaneous	628,052
Total	39,029,521	Total	39,029,521

Assets of sickness funds at 31 December 1930 : 21,749,289 zloty.

III.—Intellectual Workers' Invalidity, Old-Age and Widows' and Orphans' Insurance

1.—Legal Basis.

Compulsory invalidity, old-age and widows' and orphans' insurance for intellectual workers is regulated for the whole of the Polish Republic by the Presidential Decree of 24 November 1927 relating to the insurance of intellectual workers and by the Presidential Decree of 29 November 1930 relating to the organisation and working of social insurance institutions.

2.—Scope.

All intellectual workers who have attained 16 years of age are liable to compulsory insurance, irrespective of sex, nationality, and amount of earnings.

The following persons are deemed to be intellectual workers :

Persons performing duties of management and supervision, such as managers of undertakings, engineers, technicians, builders and constructors, superintendents, foremen or other employees placed on the same footing, who have the technical direction of work in an establishment or in a department of an establishment and are responsible for such work; officials in agricultural and forestry undertakings; persons exercising the fine arts and artistes employed in theatres, film acting and broadcasting stations; journalists; the

medical, dental, etc., professions; persons employed in offices and accountancy, draughtsmen, telephonists, telegraphists; salesmen and shop assistants who have passed six classes in a secondary school or secondary technical school; teachers and tutors; masters and officers of the mercantile marine.

The following persons are not liable to insurance:

Persons incapable of engaging in their occupation on account of infirmity; persons in receipt of a pension amounting to not less than 40 per cent. of the first salary drawn by them in the posts which they held after acquiring the right to a pension; permanent officials and agents of the State and other institutions of a public character who are already covered by a superannuation scheme; clergymen and persons belonging to religious communities who are engaged in social work without remuneration; foreign diplomatic and consular agents; pupils of secondary schools; employees of theatrical and orchestral undertakings which do not occupy fixed premises.

The following persons may be exempted from insurance liability at their own request:

Students; persons studying for the bar and articled pupils of the legal profession; doctors; articled pupils to the professions of engineer, architect and surveyor; elected members of organs of bodies corporate; clergymen of the denominations recognised by the State; as well as the wife (or husband), children, stepchildren and their husbands or wives, parents and grandparents of the employer.

3.—Administration.

Insurance is administered by four territorial institutions, each of which has the monopoly of insurance in its own area.

Each institution has four supervisory bodies:

(*a*) The council (the supreme authority), composed of a chairman, a vice-chairman and representatives of the insured persons and the employers, whose number is fixed by the rules of the institution at not more than 45;

(*b*) The governing body, the executive of the institution, composed of a chairman, a vice-chairman and 9 to 15 members, of whom two-thirds are elected by the insured persons and one-third by the employers;

(*c*) The auditing committee, composed of six members and the same number of substitute members, elected for one year by the council of the institution from among its own members, two-thirds from among the employers and one-third from among the insured persons;

(*d*) The pension committee, composed of a chairman, a vice-chairman and three members, including two representatives of the insured persons and one employers' representative, elected by the council of the institution from among its own members.

Important changes have been made in the organisation of these institutions in virtue of the Presidential Decree of 29 November 1930 relating to the organisation and working of social insurance institutions.

The four territorial institutions together form a national federation, which carries out certain common duties, including the organisation of curative and preventive medical treatment and the improvement of health institutions and equipment.

4.—Financial Resources.

The financial resources are derived from the contributions payable by the insured persons and their employers. No financial assistance is required from the State.

Contributions are based on the remuneration in cash and in kind and on any share in profits received by the insured persons. The insured persons are divided into 14 wage classes, according to the remuneration they receive. The first class consists of insured persons who earn less than 90 zloty a month or who work without remuneration, and the last, those who earn over 720 zloty a month.

The joint contribution amounts to 8 per cent. of the lower limit of the class to which the insured person belongs, this limit being fixed at not less than 60 zloty and not more than 720 zloty a month. The percentages of the joint contribution payable respectively by the employers and the insured persons vary with the remuneration as follows :

Monthly remuneration zloty	Percentage of contribution payable by employer	Percentage of contribution payable by insured person
less than 60	100	—
from 60 to 400	60	40
from 400 to 800	50	50
over 800	40	60

5.—Benefits.

The benefits provided by insurance include invalidity, old-age and widows' and orphans' pensions, and, in certain cases, lump sums paid to insured persons and their dependants. In addition, curative and preventive medical aid is granted.

In order to be entitled to a pension, the insured person must have paid contributions during at least 60 months.

(*a*) The *invalidity pension* is granted to insured persons incapable of exercising their occupation as the result of physical or mental infirmity or a decline in their physical and mental powers. A person is deemed to be incapable if his capacity to exercise his occupation has fallen at least 50 per cent. below that of a physically or mentally fit person of similar occupational training. The pension consists of a basic amount and an increment in proportion to paid-up contributions. The basic amount is equal to 40 per cent. of the basic remuneration. The increment, which is acquired after the completion of 120 contribution months, is fixed for each month after the 121st at one-sixth per cent. of the basic remuneration.

For each dependent child the pensioner also receives an allowance equal to one-tenth of the basic amount of the pension. The total

amount of the pension, including increment and allowances, may not exceed the basic remuneration.

(*b*) The *old-age pension* is acquired at the age of 65, but insured men who have completed 480 contribution months and have attained their sixtieth year, and insured women who have completed 420 contribution months and have attained their fifty-fifth year, may claim their pensions forthwith. Old-age pensions are calculated according to the same principles as invalidity pensions.

(*c*) The *widow's pension* amounts to three-fifths, the pension of a child who has lost its father or mother to one-fifth, and that of a child who has lost both parents to two-fifths of the pension to which the insured person was, or would have been, entitled if he had been an invalid at the time of his death.

A lump sum is granted to the insured person, or to his widow (widower), children or parents if he is incapacitated or dies before completing the qualifying period. This sum is equal to the basic remuneration for one year or, in the case of parents, to one-half of the basic remuneration.

Insured persons who have completed the qualifying period of 60 months in insurance and have exhausted their right to medical aid from a sickness insurance institution are entitled without any time limit to such aid at the expense of the pension insurance institution. In order to prevent threatened invalidity, preventive treatment may be granted by the insurance institution; similarly, when there is a possibility of the rate of invalidity being reduced, curative treatment may be sanctioned.

6.—Statistics.

Average number of insured persons in 1930 263,057

INCOME AND EXPENDITURE FOR 1931

(in zloty)

INCOME		EXPENDITURE	
Contributions ...	83,128,905·78	Cash benefits	7,224,567·46
Interest on capital and income from real property	21,618,307·90	Commutation of pensions	4,668,610·30
Fines	6,390·05	Medical treatment ...	1,495,621·60
Miscellaneous ...	99,162·08	Cost of establishment and revision of pensions	7,212·53
		Cost of collection of contributions ...	33,769·68
		General administrative expenses	3,916,915·44
		Miscellaneous ...	2,558,561·00
		Excess of income ...	84,947,507·80
Total ...	104,852,765·81	Total ...	104,852,765·81

BALANCE SHEET AT 31 DECEMBER 1930

(in zloty)

ASSETS		LIABILITIES	
Cash in hand and at bank	59,848,848·61	Caution money on deposit	2,624,009·62
Securities	99,196,174·01	Excess contributions charged	1,438,089·76
Mortgage loans ...	53,046,173·95	Other liabilities ...	1,582,242·07
Outstanding contributions	42,315,745·99	Excess of assets ...	307,343,221·25
Other sums due ...	6,908,953·09		
Real property ...	49,286,100·28		
Furniture and fittings	803,540·98		
Miscellaneous ...	1,582,025·79		
Total ...	312,987,562·70	Total ...	312,987,562·70

IV.—Manual Workers' Invalidity, Old-Age and Widows' and Orphans' Insurance

This chapter contains an analysis and statistics of the various invalidity, old-age and widows' and orphans' pension insurance schemes in force pending the establishment of a uniform scheme for the whole of the territory of Poland. These schemes include :

A. A manual workers' scheme in former Prussian territory ;
B. A railwaymen's scheme in former Prussian territory ;
C. A miners' scheme in former Austrian territory ;
D. A miners' scheme in Upper Silesia.

A.—MANUAL WORKERS' SCHEME IN FORMER PRUSSIAN TERRITORY

1.—Legal Basis.

The insurance of manual workers is compulsory in former Prussian territory. It is governed :

In the Western Provinces by the Social Insurance Code of 1911, as amended on various occasions and notably by the Decree of 26 June 1924, the Act of 13 May 1925 and the Decree of 30 November 1930 ;

In Upper Silesia, by the same Code as in force in 1922, as amended on several occasions and notably by the Silesian Acts of 20 December 1922, 31 January and 17 October 1923, 3 June 1924 and 7 December 1927, and by the Order of 22 September 1930.

2.—Scope.

Insurance is compulsory for all persons employed for remuneration, irrespective of sex, nationality and the occupational branch in which they are employed.

Salaried employees covered by the pension insurance scheme for intellectual workers do not come under the manual workers' scheme of invalidity, old-age and widows' and orphans' insurance.

Railwaymen in former Prussian territory come under the manual workers' scheme and a complementary occupational scheme (*see* under B).

3.—Administration.

The scheme is administered in Poznania and Pomorze by the Insurance Institution at Poznan, and in Upper Silesia by the Invalidity Insurance Institution at Krolewska Huta.

The governing bodies of the Institutions consist of representatives elected by the insured persons and the employers and of members nominated by the provincial governor.

4.—Financial Resources.

The financial resources of the Institutions of Poznan and Krolewska Huta are derived from contributions payable in equal parts by the insured persons and their employers. The State pays subsidies towards the cost of current pensions.

Insured persons are divided into five wage classes, according to the amount of their wages. The joint weekly contribution amounts in the lowest class to 0·30 zloty (0·40 in Upper Silesia) and in the highest class to 0·90 zloty (2·10 in Upper Silesia).

The State subsidy is 50 zloty (100 in Upper Silesia) a year for each invalidity, old-age and widow's pension, and 25 zloty (50 in Upper Silesia) for each orphan's pension.

5.—Benefits.

The insurance funds grant invalidity and old-age pensions, pensions or lump-sum payments to survivors, as well as curative and preventive treatment.

The right to a pension is dependent on the fulfilment of a qualifying period of 200 contribution weeks, of which at least 100 must be completed under compulsory insurance.

(*a*) The *invalidity pension* consists of a basic amount and an increment in proportion to paid-up contributions. The basic amount is fixed according to the wage classes to which the insured person has belonged during the 500 contribution weeks, missing weeks being counted in the lowest wage class, while surplus weeks are not taken into consideration. The fraction of the basic pension payable for each contribution week varies with the wage class between 0·15 and 0·24 zloty. The increment varies according to the number of paid-up contributions and amounts, according to wage class and for each weekly contribution, to between 0·04 and 0·14 zloty.

In Upper Silesia, the basic amount for all wage classes is fixed at 160 zloty a year, the variable increment varying, according to wage class, between 0·05 and 0·26 zloty for each contribution week, and the total pension plus State subsidy being increased by 10 per cent.

The subsidy payable by the State amounts to 50 zloty (100 in Upper Silesia) a year.

(*b*) The *old-age pension* is granted to insured persons who have completed a qualifying period of 1,200 contribution weeks and have attained their sixty-fifth year. In Upper Silesia, this pension is granted from the sixtieth year and after a qualifying period of 200

contribution weeks, of which at least 100 have been completed in compulsory insurance.

Whereas in Upper Silesia the old-age pension is computed in the same manner as the invalidity pension, in the Western Provinces it is composed of a basic amount payable by the Institution of Poznan and a State subsidy. The basic amount varies between 70 and 220 zloty a year, according to wage class, the State subsidy amounting to 50 zloty for all classes.

(*c*) The *widow's pension* is granted to widows suffering from permanent invalidity or from temporary invalidity lasting more than 26 weeks. In Upper Silesia, every widow of over 60 years of age is regarded as incapable. The pension amounts to 30 per cent. (40 in Upper Silesia) of the basic pension, including the increment to which the deceased person was or would have been entitled; to this is added a State subsidy of 50 zloty (100 in Upper Silesia) a year.

(*d*) The *child's pension* is granted to children under 15 years (18 in Upper Silesia), and amounts to 15 per cent. of the pension of the deceased person; the State subsidy amounts to 25 zloty (50 in Upper Silesia) a year. Widows who are themselves insured and orphans already in receipt of a pension through the other parent are not entitled to a pension.

The insurance scheme provides preventive and curative treatment with a view to preventing or reducing the invalidity of an insured person or pensioner.

6.—Statistics.

Insurance Institutions of Poznan and Krolewska Huta

Average number of insured persons in 1930 840,000

INCOME AND EXPENDITURE FOR 1930

(in zloty)

INCOME		EXPENDITURE	
Contributions	31,864,076·25	Pensions	21,870,294·05
Interest	3,988,073·25	Medical treatment ...	1,191,954·23
Income from real property	289,599·16	Supplementary benefits	1,337·78
Fines	53,478·41	Treatment in institutions	9,536·86
Miscellaneous	298,205·81	Administrative expenses	1,781,783·71
		Costs of appeals ...	61,058·46
		Cost of establishment and revision of pensions	135,444·89
		Collection and checking of contributions ...	377,473·27
		Miscellaneous	938·29
		Excess of income ...	11,063,611·34
Total	36,493,432·88	Total	36,493,432·88

BALANCE SHEET AT 31 DECEMBER 1930
(in zloty)

ASSETS		LIABILITIES	
Cash in hand and at bank	19,117,067·84	Creditors	509,845·00
Securities	18,716,368·35	Caution money on deposit and other liabilities	29,731·67
Mortgage loans ...	14,025,568·26	Excess of assets ...	65,712,391·16
Real property, furniture and fittings	10,113,886·26		
Debtors	4,279,077·12		
Total ...	66,251,967·83	Total ...	66,251,967·83

B.— RAILWAYMEN'S SCHEME IN FORMER PRUSSIAN TERRITORY

In addition to being liable to insurance under the manual workers', old-age, invalidity, and widows' and orphans' insurance scheme in force in former Prussian territory (*see* under A), railwaymen in this territory are also covered by a complementary insurance scheme.

1.—Legal Basis.

This insurance is governed by section 1360 of the Social Insurance Code of 1911 and by the Rules of the Railwaymen's Pension Fund of Poznan.

2.—Scope.

Complementary insurance is compulsory for railwaymen. The liability of railwaymen to insure under the manual workers' scheme in force in former Prussian territory automatically entails insurance under the complementary scheme.

3.—Administration.

The manual workers' scheme and the complementary scheme are both administered by the Railwaymen's Pension Fund of Poznan and its three branch offices.

4.—Financial Resources.

The resources of the complementary insurance scheme are derived from contributions payable in equal parts by the management of the railways and the railwaymen. Insured persons are divided into nine wage classes. The weekly contribution varies from 0·60 to 2·10 zloty, according to wage class.

5.—Benefits.

Benefits are granted to persons in receipt of pensions under the manual workers' scheme after the completion of a qualifying period of five years in complementary insurance.

(*a*) The complementary invalidity pension amounts to not less than 135 and not more than 393 zloty a year after five years in insurance, and to not less than 406 and not more than 1,239 zloty a year after 40 years in insurance.

(*b*) The complementary widow's pension amounts to not less than 121·80 (265·80) zloty, and to not more than 383·80 (868·80) zloty a year, if the deceased husband has been insured at least 5 (40) years. This pension is granted to a widow even if she is not in receipt of a pension under the manual workers' scheme, provided that the deceased completed the statutory qualifying period for complementary insurance.

(*c*) The complementary child's pension amounts to one-half of the widow's pension (two-thirds for orphans), and is granted until the child attains eighteen years of age.

In addition to pensions, complementary insurance guarantees the payment of funeral expenses to an amount varying between 105 and 240 zloty, according to the wage class of the deceased person.

6.—Statistics.

Manual Workers' Scheme as applied to Railwaymen and Complementary Scheme

Number of insured persons at 31 December 1930 44,580

INCOME AND EXPENDITURE FOR 1930

(in zloty)

INCOME		EXPENDITURE	
Contributions	2,655,990·87	Benefits	1,627,992·92
Interest and income from real property	283,773·61	Cost of appeals	2,990·87
State subsidy towards current pensions ...	357,741·91	Administrative expenses	16,299·89
		Miscellaneous	96,733·79
		Excess of income ...	1,553,488·92
Total	3,297,506·39	Total	3,297,506·39

C.—MINERS' SCHEME IN FORMER AUSTRIAN TERRITORY

1.—Legal Basis.

This branch of insurance is governed by the old Austrian Act of 28 July 1889, as amended by the Legislative Decree of 22 March 1928.

2.—Scope.

Insurance is compulsory for all workers employed on former Austrian territory in mining undertakings or undertakings engaged in the extraction of mineral wax, irrespective of their age, nationality or earnings.

Salaried employees and all workers regarded as such in the employment of mining undertakings are covered by the general scheme of invalidity, old-age, and widows' and orphans' insurance for intellectual workers.

3.—Administration.

Insurance is administered by two mining funds, one of which is situated at Cracow, the other at Boryslaw.

The general assembly of each fund consists of representatives of the insured persons and the mine-owners, two-thirds of whom are elected by the former and one-third by the latter. The governing body is composed similarly and is presided over by a mine-owner or his substitute.

4.—Financial Resources.

The financial resources are derived from contributions payable by the insured persons and their employers in equal parts. The contribution is uniform for all insured persons, and the rate is fixed by the rules of each fund. The minimum monthly rate prescribed by the Act is 6·20 zloty.

Normally, no financial assistance is required from the State. The Cracow Fund, however, receives a subsidy to balance income and expenditure when necessary.

5.—Benefits.

The scheme provides for invalidity pensions and for pensions and allowances to dependants of deceased pensioners or insured persons.

(*a*) The *invalidity pension* is granted to insured persons who have completed a qualifying period of 60 months, and whose capacity for work in the mining industry is reduced by at least 50 per cent. The pension is fixed and uniform for all insured persons irrespective of the length of the period in insurance or the amount of their earnings. The pension rate is established by the rules of each fund, and may not be lower than the statutory minimum of 20 zloty a month. At present the pension amounts to 20 zloty a month in the Boryslaw Mining Fund and to 25 zloty a month in the Cracow Fund.

(*b*) The *widow's pension* is granted to the widow of a deceased pensioner or insured person who has completed a qualifying period of 60 months. The right to a pension is not subject to any condition as regards age or earning capacity. The pension amounts to one-half of the pension of the deceased person.

(*c*) *Children's pensions* are paid up to sixteen years of age, and the amount paid in the case of each child is one-quarter of the deceased parent's pension, or to one-half of such pension if the child is an orphan.

The Cracow Mining Fund grants pensions to ascendants, brothers, sisters and grandchildren dependent on the deceased person, if they are left in necessitous circumstances.

The combined widow's and orphans' pensions may not exceed the amount of the deceased person's pension (three-quarters of such pension in the Boryslaw Fund), and the combined pensions granted to more distant relatives one-half of such pension.

6.—Statistics.

Cracow and Boryslaw Funds

Average number of insured persons in 1930 11,674

INCOME AND EXPENDITURE FOR 1930

(in zloty)

INCOME		EXPENDITURE	
Contributions	808,700·65	Pensions	1,181,459·41
Interest	13,010·67	Funeral benefit	6,777·00
Fines	20·00	Commutation of pensions	12,378·67
Miscellaneous	48,915·36	Cost of arbitration ...	4,713·30
Excess of expenditure ...	531,842·64	Medical fees	10,995·00
		Travelling expenses ...	3,911·60
		General administrative expenses	126,092·47
		Miscellaneous	56,161·87
Total	1,402,489·32	Total	1,402,489·32

BALANCE SHEET AT 31 DECEMBER 1930

(in zloty)

ASSETS		EXPENDITURE	
Cash in hand and at bank	74,492·58	Caution money on deposit	123,912·30
Securities	201,615·11	Sundry creditors	3,450·44
Outstanding contributions	105,898·53	Excess of assets	811,486·56
Real property	542,961·97		
Furniture and fittings ...	13,351·96		
Miscellaneous	529·15		
Total	938,849·30	Total	938,849·30

D.—MINERS' SCHEME IN UPPER SILESIA

1.—Legal Basis.

In addition to the manual workers' scheme of invalidity, old-age and widows' and orphans' insurance (*see* under A), miners in Upper Silesia come under a complementary system of invalidity insurance which is based on the old Prussian Act of 12 June 1912, relating to mining funds.

2.—Scope.

Complementary insurance is compulsory for all workers employed in mining undertakings, smelting works, and allied establishments.

Salaried employees and workers regarded as such in the employment of mining undertakings come under the general scheme of invalidity, old-age, and widows' and orphans' insurance for intellectual workers (*see* under III).

3.—Administration.

The scheme is administered by two occupational institutions, the Pension Insurance Section of the Mining Fund at Tarnowskie Gory and the Pension Insurance Section of the Pszczyna Mining Fund at Katowice.

The general assembly of these funds consists of mine-owners and elected representatives of the insured persons.

4.—Financial Resources.

The financial resources are derived from contributions payable by the insured persons and their employers. No financial assistance is required from the State.

Insured persons are divided into six wage classes according to their earnings, the highest class consisting of those whose wages exceed 225 zloty a month.

In 1930, the contribution rate was fixed for the three lower wage classes at 8 per cent. and for the three higher wage classes at 12 per cent. of the basic wage of each class. The contribution is paid in equal parts by the insured person and his employer.

5.—Benefits.

The scheme provides for invalidity pensions and for pensions and allowances to the dependants of deceased pensioners or insured persons. Benefits in kind are also granted.

(*a*) The *invalidity pension* is granted to insured persons who have completed a qualifying period of three years and are no longer able to work in the mining industry. The pension rate is established by the rules of each fund. The Tarnowskie Gory Fund grants a pension consisting of a fixed amount of 160 zloty a year and an increment which varies with the number of paid-up contributions in the various wage classes. The total pension, including increments, amounts on an average to 900 zloty a year. The Pszczyna Fund does not guarantee a basic amount, but a pension varying with the number and amount of the contributions paid by the insured person during the whole of his working career.

(*b*) The *widow's pension* amounts to 60 per cent. of the pension to which the deceased person was or would have been entitled. In case of remarriage, the widow receives a lump sum equal to double her annual pension.

(*c*) The *child's pension*, which is granted up to 15 or 16 years according to the fund, is fixed at 11 zloty a month, and at 14·50 zloty a month for orphans.

Funeral benefit is granted on the death of an insured person or pensioner and on the death of a member of his family. This benefit is fixed at 120 and 50 zloty in the Tarnowskie Gory Fund and at 124 and 52 zloty in the Pszczyna Fund.

Persons in receipt of pensions may receive as an optional benefit medical and pharmaceutical assistance; similarly, widows and children under 16 years of age may be granted benefits in kind.

6.—Statistics.

Tarnowskie Gory and Pszczyna Funds

INCOME AND EXPENDITURE FOR 1930

(in zloty)

INCOME		EXPENDITURE	
Ordinary contributions	25,100,397·73	Cash benefits	23,339,707·72
Special contributions ...	164,616·20	Medical treatment ...	702,345·63
Interest and income from real property	2,506,663·74	Administrative expenses	978,833·47
		Staff material... ...	419,976·66
Miscellaneous	136,217·55	Upkeep of property ...	168,875·37
		Miscellaneous ...	340,605·22
		Excess of income ...	1,957,551·15
Total	27,907,895·22	Total ...	27,907,895·22

BALANCE SHEET AT 31 DECEMBER 1930

(in zloty)

ASSETS		LIABILITIES	
Cash in hand and at bank	6,192,051·45	Caution money on deposit	725,190·70
Securities	3,717,309·91	Sundry creditors ...	265,311·88
Debtors	7,608,962·56	Excess of assets ...	45,243,629·42
Mortgage loans	879,834·75		
Outstanding contributions	401,481·58		
Real property	26,271,283·71		
Furniture and fittings ...	1,087,476·67		
Stock in hand	43,500·00		
Miscellaneous	32,231·37		
Total	46,234,132·00	Total	46,234,132·00

V.—Unemployment Insurance

There are two unemployment insurance schemes, one for manual workers, the other for intellectual workers.

A.—MANUAL WORKERS' SCHEME

1.—Legal Basis.

Workers' unemployment insurance is compulsory, and is based on the Act of 18 July 1924, as amended on several occasions.

2.—Scope.

Unemployment insurance covers all workers over 16 years of age who are employed in industrial, mining, metal working, commercial, communication and transport undertakings, or in other establishments operating on industrial lines, even if not carried on for purposes of gain.

The following persons are exempted from insurance liability: workers employed in undertakings which are worked during less than six months a year, such as sugar and syrup refineries, starch factories, factories for the preservation of fruit and drinks, etc., as well as seasonal workers employed on periodical work on railways, roads, waterways, or land improvement, if the work normally lasts less than six months, or if, during the twelve months preceding their engagement, the workers have been employed during less than ten weeks in an undertaking in which the staff is liable to compulsory insurance.

A number of special measures were taken during the year 1930. For example, on 2 May insurance was extended to workers living in Poland but working in a neighbouring country; as from 3 October the right to insure was granted to unemployed persons returning to Poland after having lost their work in Germany; the right to unemployment benefit during the months of January and February has been extended to seasonal workers who normally are not entitled to relief during the slack season (15 December–1 March).

3.—Administration.

The insurance scheme is administered by the Unemployment Fund attached to the Ministry of Labour and Social Welfare.

4.—Financial Resources.

The financial resources are derived from contributions payable by the undertakings and the insured persons, and from State subsidies.

Contributions from undertakings employing workers liable to insurance amounted in 1930 to 1·45 per cent. of the wages paid, and contributions from insured persons to 0·35 per cent. of the wages earned.

In 1930, the State subsidy amounted to 0·90 per cent. of the wages of the insured workers, the State being entitled to demand a refund of half the total subsidy from communes in which the principal undertakings employing workers liable to insurance are situated.

For the computation of contributions and the State subsidy, no account was taken of daily wages in excess of 10 zloty (this limit has now been abolished).

5.—Benefits.

During 1930 the benefit paid in most districts to unemployed persons during a period of not more than 17 weeks (the normal period being 13 weeks) amounted to :

33 per cent. of the basic wage, in the case of a single worker;

38·5 per cent. of the basic wage, in the case of a worker with one or two dependants;

44 per cent. of the basic wage, in the case of a worker with three to five dependants;

55 per cent. of the basic wage, in the case of a worker with more than five dependants.[1]

The worker's real wage is used as a basis for the computation of benefit; in 1930 no account was taken of wages in excess of 10 zloty a day.

Partially unemployed persons whose actual weekly earnings did not exceed the normal earnings of one day (two, three days), received benefit amounting to 50 per cent. (40, 30 per cent.) of the normal benefit.

Unemployed persons returning from Germany were divided into eight classes according to their weekly wage, benefit being paid at the rate of not less than 21 or more than 60 zloty a month.

6.—Statistics.

Number of insured persons in 1930 931,900

INCOME AND EXPENDITURE FOR 1930

(in thousands of zloty)

INCOME		EXPENDITURE	
Contributions of insured persons	7,991	Cash benefits	104,453
Contributions of employers ...	23,974	Administrative expenses ...	5,668
Subsidies from the public authorities	15,983	Commission on collection of contributions	2,830
Interest	15	Upkeep of employment exchanges	557
Miscellaneous	982	Miscellaneous	49
Total	48,945	Total	113,557

(The deficit of 64,612,000 zl. was met by the State)

[1] Benefit rates applied during 1930 under the Order of 12 June 1929.

BALANCE SHEET AT 31 DECEMBER 1930

(in thousands of zloty)

ASSETS		LIABILITIES.	
Cash in hand	23	Bank	13,552
Current accounts at bank ...	989	Debt to Treasury	28,381
Separate account with Treasury	3,964	Reserve to cover doubtful assets	1,245
Contributions and fines outstanding or whose collection is doubtful	9,232	Sums due to undertakings ...	145
Provisional account (debit balance)	803	Provisional account (credit balance)	309
Balance of sums owed by auxiliary institutions ...	849	Balance of sums owed to auxiliary institutions ...	423
Real property	1,585	Sums due for insurance of intellectual workers ...	758
Securities	139	Excess of income from previous years	38,544
Brought forward from previous years	1,161		
Deficit for 1930	64,612		
Total	83,357	Total	83,357

B. – INTELLECTUAL WORKERS' SCHEME

1.—Legal Basis.

The compulsory unemployment insurance of intellectual workers is based on the Presidential Orders of 24 November 1927 and 29 November 1930.

2.—Scope.

Unemployment insurance is compulsory for all intellectual workers employed by other persons or by private or public bodies corporate, irrespective of sex, nationality, the duration of employment, and the remuneration received.

The insurance does not cover persons under 16 years or over 60 years of age, provided in the latter case that they have not been insured previously.

3.—Administration.

Insurance is administered by the insurance institutions for intellectual workers.

4.—Financial Resources.

The financial resources are derived from contributions payable by the insured persons and their employers. No financial assistance is required from the State.

The joint contribution amounts to 2 per cent. of the basic remuneration corresponding to the wage class. The maximum contribution may, however, be charged only on a salary which does not exceed 560 zloty a month.

The employer pays the entire contribution of insured persons who receive no cash remuneration or a salary of less than 60 zloty a month.

The fraction of the contribution payable by the employer equals 60 per cent. for insured persons whose monthly remuneration varies between 60 and 400 zloty, 50 per cent. for those whose monthly remuneration varies between 400 and 800 zloty and 40 per cent. for

persons whose remuneration exceeds 800 zloty a month, the corresponding fraction payable by the insured person being 40 per cent., 50 per cent., and 60 per cent. respectively.

5.—Benefits.

The calculation of unemployment benefit is based on the average remuneration during the twelve months preceding loss of employment.

The right to unemployment benefit is conditional on the completion of a qualifying period of six contribution months.

Unemployment benefit is paid during a period of six months, which may be prolonged to nine months. In 1930, the benefit period was nine months for persons who had completed a qualifying period of two years, and six months for all other insured persons.

Benefit is paid at the rate of 30 per cent. of the annual salary in the case of unmarried unemployed persons and at 40 per cent. of the annual salary for married persons. A special allowance equal to 10 per cent. of the basic benefit is granted for each member of the family dependent on the unemployed person; the total family allowance may not exceed the basic benefit.

Benefit may not be less than 30 zloty a month, except in cases where the last salary received was lower than that amount.

6.—Statistics.

Average number of insured persons in 1930 263,057

INCOME AND EXPENDITURE FOR 1930

(in zloty)

INCOME		EXPENDITURE	
Contributions	19,431,891·83	Cash benefits :	
Interest	2,793,401·55	Periodical payments ...	15,909,334·71
Miscellaneous	4,029·59	Single payments ...	410,482·57
		Administrative expenses	1,232,772·02
		Miscellaneous	82,999·98
		Excess of income ...	4,593,733·69
Total ...	22,229,322·97	Total ...	22,229,322·97

BALANCE SHEET AT 31 DECEMBER 1930

(in zloty.)

ASSETS		LIABILITIES	
Cash in hand and at bank	19,142,714·63	Excess contributions ...	351,490·87
Securities	7,616,028·85	Miscellaneous	1,198,579·09
Outstanding contributions	9,803,717·13	Excess of assets ...	38,523,218·46
Miscellaneous	3,510,827·81		
Total ...	40,073,288·42	Total ...	40,073,288·42

THIRD PART

SOCIAL ASSISTANCE

I.—Public Social Assistance

1.—Legal Basis.

Social assistance is regulated by Articles 102 and 103 of the Polish Constitution of 17 March 1921 and by the Social Assistance Act of 16 August 1923, which has been amended on several occasions by subsequent Acts and Orders drafted in collaboration with the Social Assistance Council set up by the Act of 18 July 1925. The fundamental legislative texts in force at present are :

The Decree of 22 April 1927 relating to the supervision of the activities of social assistance institutions, as amended on 22 March 1928;

The Decree of 14 October 1927 relating to the establishment of homes and workhouses;

The Decree of 18 January 1928 relating to establishments for the education and assistance of children and young persons;

The Decree of 6 March 1928 relating to the establishment of assistance institutions by the communes and communal unions, and to communal and district assistance committees.

2.—Beneficiaries.

The Act of 16 August 1923 stipulates that assistance must be given to all persons who are unable to support themselves out of their own means or the proceeds of their labour. Assistance comprises the necessary means of existence, including maintenance, clothing, housing and, in the case of children, education. Provision is also made for the supply of working tools and the taking of measures calculated to restore earning capacity.

3.—Administration.

According to the Act of 16 August 1923, the organisation of social assistance is entrusted in the first place to the communal unions.

A social assistance committee, composed of representatives of the communal authorities and the social assistance institutions, and persons specially competent in questions of social assistance (social assistance counsellors), is set up in each district and in each town or rural commune of over 5,000 inhabitants.

(*a*) *Assistance for the poor.*

This branch includes the allocation of cash relief or assistance in kind (foodstuffs, clothing, etc.) or maintenance and housing in an establishment for the aged and infirm.

The assistance of poor persons who are not housed in a home or workhouse is organised by the communes and the communal unions.

The communal unions and the communes own 816 establishments for the aged and the poor which can house over 15,000 inmates.

(*b*) *Assistance for the blind, the deaf and dumb, and other infirm persons.*

In addition to institutions maintained by private associations, there are a number of special public establishments for the blind, the deaf and dumb, and persons suffering from paralysis, epilepsy or cancer.

(*c*) *Assistance for children and young persons.*

There are a large number of public and private establishments engaged in assisting children and young persons, which are in receipt of State subsidies. These include day nurseries, milk distributing societies, orphanages, holiday camps, institutions for backward, blind, or deaf and dumb children, establishments for the prevention of tuberculosis, etc.

4.—Financial Resources.

The cost of poor relief is borne mainly by the communal unions, the towns and the communes. The State contributes towards the assistance of children and young persons; subsidies are also granted towards the maintenance of assistance institutions for adults.

The expenditure on social assistance of the communal unions is covered by:

(*a*) the ordinary income of the unions;
(*b*) the funds or income from property given for such purposes by individuals or bodies corporate;
(*c*) State subsidies.

5.—Statistics.

The expenditure of the communal unions on social assistance during the period 1 April 1929–31 March 1930 was 65,892,060 zloty. This sum represented 3 to 12·92 per cent. of the total expenditure of the communal unions.

State subsidies during the same period were as follows:

	zloty
For assistance to children and young persons ...	9,415,116
,, ,, ,, veterans of national insurrections	127,518
,, ,, ,, disabled ex-service men (treatment and supply of appliances)	4,774,871
,, ,, ,, victims of the war and political events	1,886,869
,, ,, ,, victims of natural calamities, the economic depression, and for the feeding of the population	4,304,662
Preventive assistance	627,936

BUDGETARY ESTIMATES AND EXPENDITURE FOR SOCIAL ASSISTANCE IN 1929–1930

(in zloty.)

ESTIMATES		EXPENDITURE	
State subsidies	39,360,826	State subsidies	23,052,688
Communal estimates ...	71,175,343	Communal estimates ...	65,892,060

II.—Shipowners' Liability towards Sick or Injured Seamen

1.—Legal Basis.

The individual liability of the shipowner towards sick or injured seamen was, in 1930, based on the provisions of the former German legislation (Seamen's Code, Commercial Code), as enacted in the Act of 12 May 1904.

In virtue of the Polish Act of 19 May 1920 concerning sickness insurance, the above-mentioned provisions no longer apply to Polish ships while in a Polish harbour.

2.—Scope.

The provisions concerning shipowners' liability apply to all members of the crew and all other persons employed on board on behalf of the shipowner.

3.—Benefits.

In case of sickness or accident occurring at sea or in a foreign port, the shipowner must provide the seaman with maintenance, and medical treatment and care.

A seaman who falls sick or is injured after the voyage has begun is entitled to his wages until the date when he is disembarked.

The shipowner is further required to repatriate seamen who, by reason of sickness or injury, have had to be left behind abroad.

If the seaman dies after the voyage has begun, the shipowner must pay the expenses of burial.

4.—Statistics.

(*a*) *Number of beneficiaries.*

The number of officers and seamen covered by the provisions concerning shipowners' liability was 1,130 in 1930.

(*b*) *Expenditure for medical aid.*

In 1930 the expense incurred by shipowners for the medical aid of sick or injured seamen was 174,112 zloty.

FOURTH PART

HOUSING

1.—Legal Basis.

The legislation relating to cheap dwellings is contained in the Act of 22 April 1927, as completed by the Order of the Ministry of Finance of 3 November 1927.

2.—Beneficiaries.

The Act of 1927 sanctions the granting of short-term loans to promote in particular the building of houses composed of small apartments and house-building by public utility bodies. Loans are granted to the various beneficiaries in the following order : communal authorities, tenants' co-operative societies, welfare institutions, co-operative societies for the sale of property, private individuals and societies. In each group, persons or institutions building small dwellings are given priority.

3.—Authorities and Undertakings Concerned in Building.

Short and long-term loan transactions are in the hands of the Building Fund attached to the Ministry of Finance. The principal builders are the State, municipalities, social insurance institutions, co-operative societies, and private persons building for their own requirements.

4.—Financing by Public Authorities.

The Building Fund is constituted by the remainder of the so-called State Economic Fund and various State subsidies; another source of income is the proceeds of the sale of building credit bills and building bonds.

Short-term loans at 6 per cent. interest granted by the Building Fund may amount to 75, 80 or even 90 per cent. of the building costs according as the work is carried out by private enterprise, co-operative societies or the communes, or tenants' co-operative societies. The costs are not taken to include the cost of the site and its preparation, or of preparing the plans, or administrative expenses incurred during building operations.

Once the building is finished, the short-term loans are converted, up to a maximum of 80 per cent. of the value of the property, into long-term loans repayable in from 25 to 36 years. Half the interest (not less than 4 per cent.) is borne by the borrower and half by the State.

Newly built houses are exempted from the State and communal property tax, and no income tax is payable on capital invested in the buildings. All documents and accounts connected with the buildings are exempted from stamp duty. Credit bills and bonds issued for the financing of dwelling houses are exempted from the tax on capital and interest. Building materials intended for the construction of dwellings are exempted from municipal dues payable on the transport of these materials in towns. The exemptions and facilities mentioned above likewise apply in the case of premises built by institutions which

have not been set up with a view to profit, and those built by private persons.

Land belonging to the State is transferred to the communes for building purposes according as the plans for the extension of a town or district approved by the State are carried out. The purchase price of land thus transferred is based on its estimated value, but rebates are made according to the mode of payment proposed by the commune, its building requirements, and the kind of dwellings which it proposes to build on the land in question.

Land thus transferred is used by the commune for the construction of its buildings, or leased to private persons for building purposes. In addition, some communes lease municipal land to private persons, sometimes at rates considerably lower than the purchase price, or even free of charge.

5.—Statistics.

The number of subsidised buildings in 1930 was 14,582 containing 34,197 rooms (including kitchens). Of these dwellings 90·35 per cent. contained one to four rooms.

The number of persons housed in these dwellings was approximately 70,000.

The moneys employed in 1930 for the promotion of building were obtained from the following sources :

	zloty
1. State Building Fund :	
(*a*) State subsidies	117,738,969
(*b*) Proceeds of the sale of building credit bills by insurance and other public institutions	25,248,400
2. Fund of the National Economic Bank ...	5,932,100
3. Fund reserved for building by social insurance institutions	15,501,600
Total	164,421,069

The amounts spent by the various classes of builders are shown in the following table :

Builder	State fund	Fund of the National Economic Bank	Total	Percentage.
	zloty	zloty	zloty	
Communes	18,602,400	—	18,602,400	11·63
Co-operative societies ...	67,859,540	4,961,000	72,820,540	45·51
Institutions	26,542,600	120,000	26,662,600	16·54
Private persons	38,602,819	851,100	39,453,919	24·66
Army Cantonment Fund (State)	2,500,000	—	2,500,000	1·55
Total	154,107,359	5,932,100	160,039,459	100·00

FIFTH PART

FAMILY ALLOWANCES

1.—Nature of Regulations.

Family allowances are granted in virtue of clauses in collective agreements (industry, banking, communal undertakings), or under the rules issued by the management of the undertaking (State monopolies).

2.—Scope.

Family allowances are granted in coal mines (collective agreements of 15 November 1929 for Upper Silesia and 19 June 1929 for the Dombrowa and Cracow coalfields), certain other branches of industry, various public utility undertakings in large towns, and banks.

3.—Persons or Institutions Undertaking Payment.

Family allowances are paid at the employer's expense.

4.—Conditions of Allocation and Amount.[1]

Coal Mines

The system of family allowances varies in the different coalfields.

In Upper Silesia, allowances are granted for each day's work and for all holidays mentioned in the collective agreement. There are two varieties : household allowances and children's allowances.

Household allowances are granted to married workers and to divorced persons and widows who can prove that they live in a flat and have their own household. Unmarried persons contributing towards the maintenance of their families are also entitled to allowances. The household allowance amounts to 0·18 zloty a day.

The children's allowance is granted for each child under 14 years of age. In the case of illegitimate children not living with their parents, the allowance is granted only if the father is legally bound to support the child, and if the mother receives no such allowance. Adopted children and stepchildren are regarded as the worker's own children. The allowance amounts to 0·28 zloty a day for each child.

In the Dombrowa and Cracow coalfields the household allowance is granted in the form of a bonus for regular attendance. In the case of unmarried workers, the bonus amounts in the Dombrowa coalfield to 6 per cent., and in the Cracow coalfield to 5 per cent. of the actual weekly earnings. Married workers, widows, or widowers, with one child receive a 12 per cent. bonus in the Dombrowa, and a 10 per cent. bonus in the Cracow coalfield; married workers with two or three children, a 19 per cent. bonus in the Dombrowa, and a 17 per cent. bonus in the Cracow coalfield; married workers with four or more children receive a 29 per cent. bonus in the Dombrowa, and a 25 per cent. bonus in the Cracow coalfield. The increased bonus is granted only in respect of the worker's own children under 15 years of age.

Workers who have absented themselves from their work without a good reason for more than two working days a month lose their

[1] The following information is given by way of example.

rights to this bonus. Illness of the worker, accidents to near relatives, and regular holidays are recognised as good and sufficient reason for absence from work.

In addition to the cash allowance, a coal allowance varying with the size of the family is granted. Instead of coal, the mine management may give the workers an allowance corresponding to the current sale price of coal. Thus, in Upper Silesia, workers receive the following quantities of free coal :

(*a*) Married workers such as watchmen, woodmen, carpenters, hewers, and certain other skilled workers : 140 quintals.

(*b*) All other married men : 120 quintals.

If besides the head of the household, the family includes other persons of between 16 and 21 years of age who work in the same mine and live under the same roof, the head of the household receives an extra 20 quintals for each such person, provided that the total allowance for the family does not exceed 160 quintals.

Workers who contribute towards the maintenance of their families receive 80 quintals.

Divorced workers and widowers are regarded as married workers if they can prove that they have set up their household in their own house or in rented premises.

Married workers who live in a hostel receive three-quarters of the amount of coal received by a married worker of the same group.

For each day lost without good reason the coal allowance is reduced by $\frac{1}{300}$.

In the Dombrowa and Cracow coalfields, married or widowed workers of the higher categories, with children under 15 years of age dependent on them, receive 60 quintals of coal a year; workers in other categories receive 48 quintals. Widows with children under 15 years dependent on them receive 40 quintals.

Petroleum Industry

Under the Bitkow-Boryslaw-Krosno agreement, married workers receive double the lodging, heating and lighting allowances granted to single workers.

Lead and Zinc Mines in Upper Silesia

Family allowances, which are granted under conditions similar to those in coal mines, include a household allowance of 0·17 zloty a day, and an allowance for children under 14 years of age, which amounts to 0·28 zloty a day for each child.

To the cash allowance is added a coal allowance varying with the size of the family.

Potassium Mines

Family allowances are granted in the mines of Kalusz and Stebnik in the form of a bonus for regular attendance. This bonus, which is added to the monthly earnings, amounts to 15 per cent. for unmarried persons, 20 per cent. for married persons, widows and widowers with

one dependent child, 25 per cent. for those with two or three children, and 30 per cent. for those with four or more children. The increased bonus is granted only in respect of the worker's own children under 15 years of age.

The coal allowance is 34 quintals a year (17 quintals in the case of unmarried persons). Provision is also made for a rent allowance.

Salt Mines (State Monopoly)

The family allowance is granted at Wieliczka and Bochnia in the form of a bonus for regular attendance; it amounts to 10–25 per cent. of the monthly earnings, according to the size of the family.

In the salt mines of Inowroclaw, the allowance is granted in the form of a supplementary payment of ·02 zloty for each hour's work.

Cement Works

The collective agreement provides for a rent allowance of 4 to 10 zloty in the different works, a school allowance of 10 to 15 zloty a quarter, and a coal allowance.

Metal Industry

In the province of Poznania, the hourly wage rate of married workers is equal to that of workers in the highest wage class.

Chemical Industry

The various works grant family allowances, including rent, heating and lighting allowances, a coal allowance, a school allowance, and a children's allowance.

In the chemical works of Upper Silesia, the same system of allowances is practised as in the iron foundries.

Paper Industry

Several factories grant rent, heating and lighting allowances.

Food Industry

The sugar factories grant 8 kg. of sugar to married workers, besides giving a school allowance.

In sugar refineries in the Western Provinces, workers with two or more children under 14 years of age receive an extra allowance of 0·2 zloty an hour, widows receiving an extra 0·8 zloty.

Tobacco Works ; Distilleries

Workers, both men and women, receive an allowance of 0·5 zloty a day for each child under 16 years of age.

In distilleries, the payment of the allowance may be continued until 24 years of age, in order to facilitate the children's education.

Permanent officials, and persons employed under a contract of service, receive the family allowances provided for under the State Officials' Salaries Act.

Communal Public Utility Undertakings

Public utility undertakings in the large towns sometimes provide in the contract of employment for family allowances for their workers; as a rule, similar measures are adopted with regard to administrative staff. In the latter case, the allowances are computed in accordance with the provisions of the State Officials' Salaries Act.

The collective agreement for salaried employees (intellectual workers) in undertakings belonging to the Federation of Employers in the Mining and Metal Industry of Upper Silesia states that salaries are to be increased by: (*a*) a household allowance; (*b*) a children's allowance.

All married employees and all employees over 21 years of age who contribute towards the support of their families are entitled to a household allowance of 13·15 zloty a month. The children's allowance is 15·25 zloty a month in respect of each child of under 14 years of age, the payment of the allowance being continued until 18 years of age if the child continues its studies, and does not receive an apprentice's minimum wage during the first year of apprenticeship. Employees are also entitled to free living quarters or a rent allowance, and a coal allowance.

Banks

The agreement concluded in 1928 between the branches of the principal banks of Katowice and the Salaried Employees Union contains provisions relating to the payment of household and children's allowances to the lower grade staff. Household allowances are granted to married, divorced or widowed salaried employees or workers with their own household. The children's allowance is payable to salaried employees and workers in respect of each legitimate child, and each child considered as such, who is under 18 years of age. Legitimate stepchildren living in the worker's household and entirely dependent on him are eligible for the allowance. The allowance is suspended at the child's fourteenth birthday if the wage earned by the child exceeds the amount of the allowance.

5.—Statistics.

The following information for 1930 refers only to specified industries, and to manual workers.

	Coal mines	Iron foundries	Zinc foundries
Number of workers employed in undertakings granting family allowances	118,624	43,836	11,075
Number of workers in receipt of family allowances	84,408	—	—
	zloty	zloty	zloty
Cost of family allowances ...	18,034,285	2,652,535	1,078,159
Value of coal allowances ...	15,691,139	4,722,988	1,392,432

SIXTH PART

HOLIDAYS WITH PAY

1.—Regulations.

The right of every worker to an annual holiday is recognised by the Act of 16 May 1922. The minimum period of service required is six months for intellectual workers (including salaried employees in commerce, industry and offices), and one year for manual workers. Intellectual workers are entitled to a fortnight's continuous holiday after six months' service, and to one month's continuous holiday after one year's service. For manual workers, the length of the holiday due after one year's continuous work in a given undertaking is fixed at eight days. After three years' work, the length of the holiday is increased to 15 days. Young persons under 18 years of age are entitled to a fortnight's continuous holiday; this also applies to apprentices to handicrafts and other trades, including those in undertakings employing not more than four workers.

Every worker on holiday is entitled to his ordinary pay for the whole of the holiday period. If he works under contract or piece rates, his remuneration for the holiday period is calculated on the basis of his average remuneration during the three months preceding the holiday. The remuneration corresponding to the holiday period is paid in arrear, unless some other mode of payment has been laid down by agreement.

The Act of 26 May 1922 does not apply to Upper Silesia. In this part of Poland, holidays with pay are regulated by the provisions of collective agreements. Thus, the collective agreement of 15 November 1929 in force in coal mines, coke and briquet works provides for the following holidays: for the workers as a whole, 3 days after one year's service; for each extra year of service the holiday is prolonged by one day up to a maximum of 9 days after 7 years' service. Underground workers receive the same holidays, but after 10 years' service they receive an extra day for each period of 5 years, up to a maximum of 12 days after 20 years' service.

During the holiday period the worker is entitled to his ordinary pay, plus family allowances, whether he is paid by the day or the piece.

The collective agreement in force in 1930 in iron foundries provides for holidays with pay after one year's continuous service. The length of the holiday varies with the age of the worker as follows:

Age	17-21	21-23	23-25	25-27	27-30	30-35	35 and over
Length of holiday in working days	3	4	5	6	7	8	9

When on holiday, workers paid by the day receive their ordinary pay, while those paid by the piece receive wages corresponding to the average pay earned during the last few months preceding the beginning

of the holiday period. There are similar provisions relating to annual holidays with pay in the collective agreement relating to zinc foundries.

The collective agreement in force for salaried employees (intellectual workers), concluded with the Association of Employers in the Mining and Metal Industry of Upper Silesia, grants holidays with pay to all salaried employees after one year's continuous service, including six months with the same employer. After 1, 2 and 3 years of apprenticeship, apprentices receive paid holidays of 12, 10 and 8 working days. Salaried employees under 21 years of age are entitled to a holiday of 10 working days, those over 21 years to 12 working days increased by one day for each year of service, up to a maximum of 18 days. Salaried employees over 40 years of age are entitled to a holiday of 24 working days. According to the agreement, salaries may not be reduced during the holiday period.

2.—Statistics.

SUMMARY FOR 1930

	Number of persons employed in undertakings granting holidays with pay	Number granted holidays with pay	Cost of holidays with pay (zloty)
Workers	789,727	445,337	30,230,880
Salaried employees (intellectual workers)	207,281	186,553	53,288,864
Total	997,008	631,890	83,519,744

RUMANIA

SUMMARY

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FIRST PART

STATISTICS OF POPULATION

The last census yielding a classification of the occupied population by major economic branches and industrial status was taken on 1 January 1913. This census applied only to the former Kingdom, and showed a population of 7,234,919. As an analysis of the 1913 census figures would not even give an approximate idea of the occupational distribution of the population in 1930, all that can be done is to mention that the number of the inhabitants of the present Kingdom on 29 December 1930 was 18,052,896.

The final results of the census taken on 29 December 1930 will be published a few months hence by the General Statistical Department in Bucarest.

SECOND PART

SOCIAL INSURANCE

Note on Legal Basis of Social Insurance

In 1930, social insurance was governed by several sets of legislative measures.[1]

In Bessarabia and in the former Kingdom the Act of 25 January 1912, as amended and completed by the Acts of 26 April and 31 May 1913, 9 April 1921 and 2 July 1924, covered the risks of sickness, accident, old age and invalidity.

In Ardeal (Transylvania) the Hungarian Act of 6 April 1907, as amended in 1917, covered the risks of sickness and industrial accidents. Miners' invalidity, old-age and widows' and orphans' insurance continued to be governed by Decree No. XIX of 1909.

In Bukovina the Austrian Acts of 28 December 1887 and 30 March 1888 covered the risks of sickness and industrial accidents.

I.—Workmen's Compensation

A.—Former Kingdom and Bessarabia

1.—Scope.

Insurance is compulsory for employers and workers in industries and handicrafts using power-driven machinery.

2.—Administration.

Insurance is administered by the Employers' Association, to which all employers are legally obliged to belong. The executive functions are entrusted to a special section of the National Social Insurance Fund. The Employers' Association, which is directed by a managing committee of 11 members appointed by Royal Decree,

[1] The various measures were consolidated by a general Act for the whole Kingdom, promulgated in the *Monitorul Oficial* of 8 April 1933.

is responsible, among other things, for the collection of contributions and the payment of benefits.

3.—Financial Resources.

The income of the insurance scheme is derived solely from contributions payable by the employers. The rate of these contributions is fixed for each undertaking in accordance with a table of risk co-efficients and the amount of the wages bill.

4.—Benefits.

Benefits include :

(*a*) Medical treatment and drugs, from the day of the accident ;

(*b*) Cash benefit intended to cover the loss of earnings in case of temporary incapacity. This allowance is equal to 35 per cent. of earnings for unmarried workers and to 50 per cent. for married workers ;

(*c*) A pension in proportion to the degree of incapacity when the accident results in permanent incapacity. This pension is equal to two-thirds of the basic wage in case of total incapacity. It may be increased up to the full amount of the basic wage when the injured person requires the constant help of another person ;

(*d*) Survivors' pensions. The pension is equal to 20 per cent. of the basic wage for the widow (widower) and to 40 per cent. of the basic wage for all the children of the deceased under 16 years of age and relatives in the ascending line who were dependent on the deceased person. A widower may claim a pension only if he is incapacitated.

A funeral allowance of 100 lei is granted to the survivors.

Cost-of-living bonuses ranging from 50 to 200 per cent. of the pension are also granted.

5.—Statistics.

INCOME AND EXPENDITURE FOR 1930

(in lei)

(*a*) *Former Kingdom*

INCOME		EXPENDITURE	
Employers' contributions	77,352,688	Cash benefits	29,724,561
Income from capital ...	536,341	Benefits in kind	21,163,924
Other income	236,647	Administrative expenses	20,929,352
Total	78,125,676	Total	71,817,837

Reserve fund at end of 1930 ... ... 42,861,641 lei.

(*b*) *Bessarabia*

INCOME		EXPENDITURE	
Employers' contributions...	1,298,435	Cash benefits	165,625
Income from capital ...	46,716	Benefits in kind	258,250
Other income	22,064	Administrative expenses ...	98,450
		Irrecoverable contributions ...	131,757
Total	1,367,215	Total	654,082

Reserve fund at end of 1930 ... ... 1,147,996 lei.

B.—ARDEAL

1.—Scope.

Insurance is compulsory for all employed persons.

2.—Administration.

The workmen's compensation scheme is worked in conjunction with sickness insurance. It is administered by district funds managed by a committee consisting of equal numbers of employers and workers. The district funds are under the supervision of the National Social Insurance Fund.

3.—Financial Resources.

The income of the insurance scheme is derived solely from contributions payable by the employers. The rate of these contributions is fixed for each undertaking in accordance with a table of risk coefficients and the amount of the wages bill.

4.—Benefits.

During the first ten weeks of incapacity, benefits are payable by the sickness insurance funds.

When incapacity lasts beyond ten weeks, the workmen's compensation scheme grants medical treatment and drugs, plus a temporary invalidity pension equal to 50 per cent. of the annual wage. This pension is payable until the final assessment or the cure of the injury.

In case of permanent invalidity entailing incapacity of more than 10 per cent., the pension is in proportion to the loss of earning capacity; it is equal to 60 per cent. of the wage when incapacity is total. This pension may be increased up to the full amount of the wage when the injured person requires the constant help of another person.

In case of death, the widow is entitled to a pension equal to 20 per cent. of the wage of the deceased person. A widower may claim a pension only if he is incapacitated. Each orphan under 16 years of age receives a pension equal to 15 per cent. of the wage of the deceased, the rate of the pension being increased to 30 per cent. for an orphan who has lost both parents. The orphan's pension may be prolonged after 16 years of age in order to allow the child to continue its studies.

The other members of the family for whose maintenance the deceased person was responsible may also claim a pension the aggregate amount of which may not exceed 20 per cent. of his wage.

The total amount of the pensions payable to survivors may not exceed 60 per cent. of the wage of the deceased person.

5.—Statistics.

INCOME AND EXPENDITURE FOR 1930

(in lei)

INCOME		EXPENDITURE	
Employers' contributions...	74,575,318	Cash benefits	52,435,475
Income from capital[1] ...	493,142	Benefits in kind	7,351,648
Other income	2,659,264	Administrative expenses ...	13,329,555
Total	77,727,724	Total	73,116,678

[1] This sum is allocated to the reserve fund.

Reserve Fund at End of 1930	lei
Brought forward from previous year	94,720,541
Interest due	493,142
Interest received on current account	215,565
Income from investments in 1930	4,117,904
Total	99,547,152

C.—Bukovina

1.—Scope.

Insurance covers persons employed in industry and commerce and persons employed in agriculture, on work necessitating the use of mechanical power.

2.—Administration.

The insurance scheme is managed by a Central Institution with headquaters at Cernautzi, which is administered by a committee of employers' representatives.

3.—Financial Resources.

The income of the insurance scheme is derived solely from contributions payable by the employers. The rate of these contributions is fixed for each undertaking in accordance with a table of risk coefficients and the amount of the wages bill.

4.—Benefits.

The benefits are the same as in Ardeal. They are payable to the insured person from the beginning of the fifth week following the accident, sickness insurance being responsible for the payment of benefits during the first four weeks.

5.—Statistics.

Number of insured persons in 1930 16,244

Income and Expenditure for 1930

(in lei)

Income		Expenditure	
Employers' contributions ..	7,774,427	Cash benefits	3,408,484
Interest	62,753	Administrative expenses ...	2,273,300
Other income	33,735	Other income ...	3,334
Total	7,870,915	Total	5,685,118

Capital reserve to cover pensions ... ... 5,930,380 lei.

II.—Sickness Insurance

A.—Former Kingdom and Bessarabia

1.—Scope.

The fact that membership of a trade guild is obligatory makes insurance compulsory for all workers, apprentices (whether in receipt of wages or not), journeymen and foremen in industry, handicrafts, mines and quarries, and for craftsmen and small scale employers.

Workers in commerce, agriculture, transport, and domestic service are excluded from the scope of the Act.

2.—Administration.

The management of compulsory insurance is entrusted to a central fund attached to the Central Office for Crafts, Credit and Workers' Insurance, and administered by the latter. The Central Office is managed by a governing body composed of 13 members appointed by Royal Decree, including two representatives of employers and two representatives of insured persons. The trade guilds, to which all workers and craftsmen are compulsorily affiliated, are the executive organs of the insurance scheme, and are entrusted, among other things, with the collection of contributions and the payment of benefits.

3.—Financial Resources.

The income of the insurance scheme is derived solely from contributions payable by the insured persons in proportion to their wages. The rate of these contributions has been fixed at 3 per cent. of the average wage for the wage class to which the insured person belongs. The number of wage classes, formerly nine, was reduced to five in 1930.

The employer deducts the weekly contribution from the worker's wages.

The administrative expenses of the Central Office are borne by the State.

4.—Benefits.

The benefits include: sickness benefit, medical benefit for the insured person and his family, maternity benefit and funeral benefit.

(*a*) *Sickness benefit.*

1. The insured person is entitled to sickness benefit from the third day of sickness, for a period of 16 weeks, provided he has completed a qualifying period of at least six weeks.

2. If the insured person has a family dependent on him, the rate of benefit amounts to 50 per cent. of the average wage for the wage class to which he belongs. If he is treated in hospital, the rate is reduced to 25 per cent. If the insured person is unmarried, benefit is fixed at 25 per cent. of the average wage, the rate being reduced to 10 per cent. in case of treatment in hospital.

(*b*) *Medical benefit.*

1. The insured person is entitled, from the beginning of the sickness, to free medical treatment and drugs for a period of 16 weeks, and to treatment in hospital if his condition requires it.

2. The wife and children under age of the insured person are entitled to free medical treatment at a dispensary or, where necessary, at home, and the provision of drugs at reduced prices, or even gratis.

(*c*) *Maternity benefit.*

Maternity benefit equal to sickness benefit is granted during six weeks to all insured women on their confinement who have

completed a qualifying period of at least 26 weeks. They are also entitled to free medical treatment and drugs.

(*d*) *Funeral benefit.*

In case of the death of an insured person who has completed a qualifying period of 52 weeks, the survivors are entitled to funeral benefit ranging from 1,250 to 3,000 lei with the wage class to which the deceased person belonged.

5.—Statistics.

Number of insured persons in 1930 197,400

INCOME AND EXPENDITURE FOR 1930

(in lei)

INCOME		EXPENDITURE	
Contributions of insured persons	162,970,414	Cash benefits	39,182,445
State contribution ...	1,779,927	Benefits in kind	76,812,360
Income from capital ...	673,164	Administrative expenses	61,246,834
Other income	24,149,798		
Total	189,573,303	Total	177,241,639

CLASSIFICATION OF BENEFITS

	lei
Cash Benefits :	
Sickness benefit	31,390,915
Funeral benefit	7,791,530
Total	39,182,445
Benefits in kind :	
Treatment in hospital and transport	16,002,759
Drugs and medicaments	18,046,592
Salaries and indemnities—	
(*a*) medical staff	35,521,009
(*b*) pharmaceutical staff	7,242,000
Total	76,812,360
ASSETS AT END OF 1930	
Real property	190,296,613
Securities	4,291,950
Furniture, materials, instruments, drugs, etc. ...	78,141,492
Total	272,730,055

B.—ARDEAL

1.—Scope.

Insurance is compulsory for all persons employed in industry, commerce and agriculture, irrespective of wages.

2.—Administration.

The Central Insurance Fund, set up in virtue of the Act of 1907, and the regional funds, which act as auxiliary organs, have been maintained. The central management has been entrusted, however, to the Central Office for Crafts, Credit and Workers' Insurance.

3.—Financial Resources.

The contributions are payable in equal shares by the employers and the insured persons. The rate is fixed at 4 per cent. of the average wage for the wage class to which the insured person belongs.

4.—Benefits.

Benefits include :

1. Sickness benefit payable to the insured person during 26 weeks and amounting to 60 per cent. of the average daily wage for the class to which he belongs.

2. Medical treatment and drugs during 26 weeks. The members of the family dependent on the insured person are also entitled to these benefits, provided that they are not themselves insured.

3. Obstetrical treatment and maternity benefit payable on her confinement to an insured woman during 8 weeks, provided she has completed a qualifying period of three months. Maternity benefit is equal to 75 per cent. of the average wage of the insured woman.

A nursing benefit equal to 50 per cent. of the wage is paid to insured women during 12 weeks from the day on which the maternity benefit ceases.

Members of the family dependent on the insured person and living in the same household are also entitled, in case of childbirth, to obstetrical treatment and to cash benefit during 6 weeks after the confinement.

4. In case of the death of the insured person, funeral benefit equal to thirty times his average daily wage.

5.—Statistics.

Number of fully insured persons in 1930 330,500

INCOME AND EXPENDITURE FOR 1930

(in lei)

INCOME		EXPENDITURE	
Insured persons' contributions	141,972,155	Cash benefits	105,771,103
Employers' contributions	141,972,155	Benefits in kind	111,657,542
State contribution ...	4,059,471	Administrative expenses	85,959,052
Income from investments	6,522,433		
Other income	25,196,938		
Total	319,723,152	Total	303,387,697

CLASSIFICATION OF BENEFITS

	lei
Cash benefits :	
Sickness benefit	80,476,577
Maternity benefit	16,044,994
Funeral benefit	9,249,532
Total	105,771,103
Benefits in kind :	
Treatment in hospital and transport	30,966,886
Drugs and medicaments	24,969,229
Salaries and indemnities—	
Medical staff	48,113,383
Pharmaceutical staff	7,608,042
Total	111,657,540
Total assets at end of 1930	**166,351,242 lei.**

C.—Bukovina

1.—Scope.

Insurance is compulsory for persons employed in commerce and industry, irrespective of wages.

2.—Administration.

Insurance is undertaken by district funds, establishment funds, and a sickness fund for commercial employees.

3.—Financial Resources.

The rate of the contributions is fixed at 6·6 per cent. of the average wage for the wage class to which the insured person belongs. Two-thirds of this contribution is payable by the employers and one-third by the insured persons. The limits of the wage classes vary from one fund to another.

4.—Benefits.

Benefits include :

1. Sickness benefit payable to the insured person, in case of loss of earning capacity, during a maximum of 26 weeks. This benefit is equal to 60 per cent. of the average daily wage of the insured person.
2. Medical treatment and drugs, which are also granted in case of illness to the members of the family of the insured person.
3. Obstetrical treatment and maternity benefit to insured women during four weeks before and six weeks after confinement.
4. In case of the death of an insured person, funeral benefit ranging with the wage class from 210 to 1,000 lei.

5.—Statistics.

Average number of insured persons in 1930 37,108

Income and Expenditure for 1930

(in lei)

Income		Expenditure	
Insured persons' contributions	9,546,388	Cash benefits	9,118,579
Employers' contributions...	19,092,776	Benefits in kind	17,784,756
Income from capital ...	1,684,467	Administrative expenses ...	8,659,606
Total	30,323,631	Total	35,562,941

Reserve fund ... ... 11,758,285 lei

III.—Invalidity, Old-Age and Widows' and Orphans' Insurance

A.—Scheme for Industrial Workers in Former Kingdom and Bessarabia

1.—Scope.

Insurance is compulsory, from the age of 16 years, for all persons employed in industry, mines and quarries, including undertakings run by the State, the provinces and the communes. Craftsmen and employers who themselves exercise a trade, as well as unpaid apprentices, are also liable to insurance.

2.—Administration.

The management of the insurance scheme is entrusted to a special section of the National Social Insurance Fund, which acts in the former Kingdom through the trade guilds, and in Bessarabia through ten territorial funds set up in accordance with the Ministerial Order of 23 April 1921.

3.—Financial Resources.

The income of the scheme is derived from contributions payable by insured persons and their employers, and from an annual State contribution of 15 million lei.

The weekly contribution is fixed at 3 lei for each insured person, half paid by the employer and half by the insured person.

Insured persons who, after completing 200 consecutive contribution weeks, cease to be liable to insurance but desire to maintain their acquired rights must pay the whole contribution plus 1.5 lei a week, this latter sum representing the share otherwise payable by the State.

Employers who themselves exercise a trade and who thus become liable to insurance are required to pay the whole contribution. They likewise pay the whole contribution for unpaid apprentices in their employment who are over 16 years of age.

4.—Benefits.

Insured persons are entitled to pension :

1. On reaching 65 years of age;
2. In case of permanent incapacity entailing a loss of earnings of at least $66\frac{2}{3}$ per cent;
3. In case of temporary incapacity; in this case the pension is paid as from the 17th week of invalidity and for as long as incapacity continues.

The right to an old-age or invalidity pension is acquired only if the insured person has completed 1,200 or 200 contribution weeks respectively.

The old-age pension is fixed at 6,000 lei a year.

The invalidity pension consists of a fixed amount of 6,000 lei a year and a variable part equal to 3 lei multiplied by the number of contribution weeks completed over and above the first 200.

5.—Statistics.

INCOME AND EXPENDITURE FOR 1930

(in lei)

INCOME		EXPENDITURE	
Insured persons' contributions	15,878,672	Preventive treatment ...	17,289,360
Employers' contributions...	15,878,672	Invalidity pensions ...	18,748,069
State contribution... ...	15,000,000	Old-age pensions	4,333,367
Income from capital ...	8,816,016	Administrative expenses ...	5,978,462
Other income	10,944,992		
Total	66,518,352	Total	46,349,258

Total assets at the end of 1930 ... ... 173,046,592 lei.

B.—Scheme for Miners in Ardeal

1.—Legal Basis.

The scope of the compulsory insurance scheme is confined to miners. Insurance was originally undertaken by the friendly societies set up in all mining undertakings in accordance with the Mines Act of 1854 and the Act of 1907. These societies were dissolved by Decree No. XIX of 1919, and their duties transferred to district social insurance funds, which were placed under the supervision of the Central Office for Crafts, Credit and Workers' Insurance and the Advisory Council for Ardeal.

2.—Scope.

Insurance is compulsory, irrespective of sex, nationality and wages, for all miners between 16 and 65 years of age.

3.—Financial Resources.

The income of the insurance scheme is derived from contributions payable in equal shares by the insured persons and their employers. The contribution rate varies from fund to fund.

4.—Benefits.

Insured persons are entitled to pension :

1. On reaching 65 years of age.
2. In case of invalidity entailing a loss of earning capacity of at least $66\frac{2}{3}$ per cent.

The right to pension is acquired only after the completion of eight consecutive years of mining work during which contributions were paid to insurance.

The pension consists of a basic amount varying with the occupational class to which the insured person belongs, and an increment varying from fund to fund and depending on the number of contributions paid after the completion of the first eight years. In certain funds, the annual pension amounts to as much as 35,200 lei.

In case of the death of an insured person, the widow, if the marriage took place at least one year before her husband's death, is entitled to a pension equal to 50 per cent. of the pension to which he was or would have been entitled in the event of invalidity. Orphans are entitled up to 16 years of age to a pension equal to 20 per cent. of the pension of the deceased (40 per cent. in the case of orphans who have lost both parents). The total amount of the survivors' pensions may not exceed the amount of the pension of the deceased person.

In addition, survivors are entitled to funeral benefit amounting to 3,000, 3,500 or 4,000 lei, according to the occupational class to which the deceased belonged.

5.—Statistics.

Average number of insured persons in 1930 25,000

INCOME AND EXPENDITURE FOR 1930

(in lei)

INCOME		EXPENDITURE	
Insured persons' contributions	40,423,635·57	Cash benefits	95,788,943·01
Employers' contributions	40,423,635·57	Administrative expenses	172,768·00
Other income	886,292·08		
Total ...	81,733,563·22	Total ...	95,961,711·01

Total assets at the end of 1930 ... ... 1,611,892·23

IV.—Subsidised Benefit Schemes for Staffs of Public Undertakings

There are a few undertakings managed by the public authorities which have set up special insurance schemes to cover the occupational risks of their staff, the most important of such undertakings being the Rumanian State Railways. In 1930, the estimates of the Rumanian State Railways for the insurance of their staff amounted to approximately 900 million lei.

THIRD PART

SOCIAL ASSISTANCE

I.—Public Social Assistance

1.—Legal Basis.

Social assistance is based mainly on the Act of 14 July 1930 concerning the organisation of the public health service and the protection of aged, infirm or indigent persons, in conjunction with the Act of 4 July 1921 concerning the prevention of mendicity and vagrancy, and the Act of 8 June 1923 concerning the regulation and supervision of charitable societies.

The institutions dealt with in these laws act as executive bodies for enforcement of the provisions of the Civil Code referring to neglected children, paternal rights, and the mentally deficient.

2.—Beneficiaries.

All persons who are unable to satisfy their needs from their own resources are entitled to assistance under the Act of 14 July 1930.

3.—Administration.

The organisation of the assistance services is entrusted primarily to the provinces and communes, and comes within the jurisdiction of the State only in exceptional circumstances.

According to the Act of 14 July 1930, each of the 72 provinces must establish within its boundaries hospitals and dispensaries to ensure the necessary medical services for the population.

Furthermore, each commune is required to appoint a doctor to give free treatment to school children and persons in needy circumstances.

The allocation of relief in cash and in kind, relief works, and child protection are entrusted to the relief office set up in each commune.

Finally, the State has 20 establishments for the accommodation of the infirm, the aged, orphans, neglected children, etc., and 7 special educational institutions for blind (2), deaf and dumb (2), and mentally deficient (3) children.

The number of persons in State homes, hospitals and asylums in 1930 was 3,030, including 1,415 normal children, 510 abnormal children, 1,005 normal adults and 100 abnormal adults. During the same year 8,000 normal children were put out to nurse with private families or apprenticed.

4.—Financial Resources.

The cost of health measures and social protection is borne by the provinces and communes.

The provinces are alone responsible for the cost of hospitals other than those maintained by private initiative.

The communes and the provinces share the cost of relief given by the relief offices.

The State bears practically the whole of the cost of homes, asylums and educational establishments belonging to it, the provinces and communes contributing only to a very small extent towards the maintenance of members of their population treated or interned therein.

During 1930, the State spent 70 million lei on the working of its welfare institutions.

II.—Shipowners' Liability towards Sick or Injured Seamen

1.—Legal Basis.

The shipowner's liability towards sick, injured and deceased seamen is regulated by the Commercial Code of 10 May 1887, as amended in 1895, 1900 and 1906.

2.—Scope.

The Code covers all persons belonging to the crews of ships of not less than 50 tons.

3.—Benefits.

The Code covers the risks of accidents occurring during employment and sickness contracted or death occurring during a voyage.

The shipowner incurs no liability when the accident, sickness or death is due to the seaman's own fault.

The shipowner's obligations include :

(*a*) medical treatment and drugs throughout the period of incapacity, but not for more than four months after the seaman has been disembarked ;

(*b*) full wages to sick or injured seamen until the right to medical assistance expires;

(*c*) disembarkation and repatriation of the seaman: if the captain considers that the seaman's state of health necessitates his disembarkation, he must remit to the consular agent or competent local authorities in the port of disembarkation the sum necessary to cover the cost of medical treatment for the seaman during a period of four months and the cost of his repatriation;

(*d*) payment of a part or the whole of the seaman's wages to his survivors. If the seaman was engaged by the month, his wages are paid to his survivors up to the date of his death. If he was signed on for the voyage, the whole or half of his wages is paid according as his death took place on the outward or homeward journey. Full wages are paid if the seaman was engaged on a profit-sharing basis, or if he died in defence of the vessel.

If, on the expiry of the shipowner's liability, the seaman is still not restored to health, he automatically comes under the provisions of the Workers' Insurance Act of 25 January 1912, which also covers persons employed in maritime shipping undertakings.

FOURTH PART

HOUSING

1.—Legal Basis.

By the Act of 30 May 1930 an Autonomous Building Fund was set up under the control of the Ministry of Labour, Health and Social Welfare.

2.—Beneficiaries.

Under the Act, assistance may be granted to:

(*a*) permanent officials of the civil, military, ecclesiastical, State, district, municipal and communal services, and officials of institutions the financial estimates of which require parliamentary approval;

(*b*) pensioners under the General Pensions Act and the Military Pensions Act of 2 September 1920;

(*c*) incapacitated persons, war widows and ex-servicemen;

(*d*) workers and craftsmen employed in State, district, municipal and communal establishments and workshops;

(*e*) private employees, workers and craftsmen not covered by paragraph (*d*);

(*f*) public institutions;

(*g*) all other persons and occupational associations not owning a dwelling.

3.—Administration.

The Autonomous Building Fund, set up in 1930, is a body corporate entitled to manage and administer its own affairs.

4.—Measures for the Encouragement of Building.

According to the Act of 30 May 1930, the aim of the Autonomous Building Fund is to provide dwellings for the poorer classes. The moneys at the disposal of the Fund are used :

(*a*) to grant long-term loans for the construction of cheap working-class dwellings;
(*b*) to build and sell for cash or payment by instalments and to let houses of this type;
(*c*) to buy land for re-sale, in plots or otherwise, to persons entitled to assistance from the Fund;
(*d*) to carry out hire-purchase operations;
(*e*) to erect public buildings;
(*f*) to undertake all other operations to mitigate or prevent the housing shortage.

The Autonomous Building Fund is exempted from the payment of State or local taxes. All documents concerning the Fund are exempted from stamp and registration fees.

Under the Act, the special credit of 100,000,000 lei opened in favour of the Ministry of Labour, Health and Social Welfare in 1928 for the construction of dwellings for civil and military officials is transferred to the Autonomous Building Fund. Similarly, all sums advanced in the form of mortgage loans by Government departments to their employees are transferred to the Fund, which has also received from the Minister of State Lands an estate of 15 hectares. The State grants subsidies to the Fund from the general State budget and from certain surpluses. The Fund may also receive subsidies from the local authorities, and donations and legacies with the approval of its Managing Committee, no other special authorisation being required.

The Fund may issue bonds secured on its real estate and building credits, up to an amount not exceeding 50 million lei. The approval of the Government is required for any further issues. The money realised from the sale of these bonds may be used only to carry out or promote the building of cheap working-class dwellings.

Loans made by the Fund are redeemable in 5 to 20 years, interest on such loans varying from 0 to 5 per cent.

Redemption charges and interest on loans may be reduced for families with at least two children under age. In such cases, half of the charges and interest may be paid by the Fund.

5.—Statistics.

In 1930, 74 dwellings were built as the result of an agreement with the *Imprese italiane all'Ester di Milano.*

EXPENDITURE FOR BUILDING PURPOSES IN 1930

	lei
Loans granted	53,132,323
Land transactions (66)	11,487,984
Construction of 74 dwellings	50,702,003
Total	115,322,310

FIFTH PART

HOLIDAYS WITH PAY

1.—Legal Basis.

Provision for annual holidays with pay for workers and employees in industry and commerce is made in the Act of 28 March 1929 concerning contracts of employment.

2.—Scope.

The provisions of the Act apply to workers and private employees.

3.—Conditions of Holiday.

A holiday is granted after one year's uninterrupted employment in the same undertaking.

4.—Length of Holidays.

The average length of the holiday is different for manual workers and salaried employees.

For manual workers, the following scale is applied: 7 days after one year, 10 days after three years, 14 days after five years; after 10 years' service the length of the holiday is increased by one day for each additional year of service up to a maximum of 30 days.

For salaried employees, the annual holiday amounts to 10 days after one year, 14 days after three years, 21 days after five years; as from the tenth year of service, the annual holiday is prolonged by one day for each additional year of service, up to a maximum of 30 days.

The above are the minimum periods of holidays which may be granted.

5.—Amount of Remuneration during Holidays.

Throughout the holiday, the worker is entitled to remuneration equal to his average wage for the three preceding months, including any supplements which he would have received had he remained at work.

SPAIN

SUMMARY

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FIRST PART

STATISTICS OF POPULATION

CENSUS OF 31 DECEMBER, 1920[1]

Occupational groups	Employers	Employed	Total
Agriculture, forestry, fishing ...	1,183,695	3,395,087	4,578,782
Mining and quarrying	2,037	132,210	134,247
Industry	186,425	1,345,482	1,531,907
Transport and communications	18,002	222,809	240,811
Commerce	161,487	210,560	372,047
Total	1,551,646	5,306,148	6,857,794
Public administration and defence	—	—	287,758
Liberal professions	—	—	253,326
Domestic service	—	—	301,261
Occupation not stated	—	—	227,073
Unemployed (persons temporarily without employment) ...	—	—	35,204
Occupied population[2] ...	—	—	7,962,416
Total population ...	—	—	21,589,842

[1] The corresponding figures of the census of 1930 are not yet available.
[2] Excluding housekeepers, persons of independent means and persons living mainly on income from real property, retired persons and pensioners, students and pupils, beggars and prostitutes, persons maintained in homes, hospitals, etc., prisoners.

SECOND PART

SOCIAL INSURANCE

I.—Workmen's Compensation

1.—Legal Basis.

The right to compensation for industrial accidents is based on the provisions of the Third Book of the Labour Code introduced by the Act of 23 August 1926.[1]

2.—Scope.

The right to compensation for industrial accidents extends to all persons working for another person in undertakings of an industrial or commercial character, including the hotel and theatrical trades, in shipping or fishing, or in agricultural undertakings regularly employing more than six workers, or using agricultural machines driven by mechanical power. These same rights are granted to the paid staff of charitable institutions, roadmen and persons serving a term of imprisonment who are employed by contractors to carry out work on their account. The staff of banking establishments and home workers are, however, excluded from insurance.

[1] This legislation has been amended by the Act of 4 July 1932.

3.—Administration.

Employers may discharge some or all of their liabilities in respect of industrial accidents by insuring with an employers' mutual insurance society or with a legally constituted insurance company approved for this purpose by the Ministry of Labour and Welfare.

4.—Financial Resources.

The cost of accident compensation and insurance is borne entirely by the employers. Insurance premiums are fixed by the employers' mutual insurance societies and the private insurance companies on the basis of rates established in accordance with the nature and the gravity of the risk to be covered.

5.—Benefits.

The legislation covers the risk of industrial accident, *i.e.* any physical injury met with by a worker in the course of or arising out of work which he is performing on account of another.

The compensation for physical injury resulting from an industrial accident includes benefits in kind and cash benefits (payment to the victim or his dependants of a capital sum proportionate to the gravity of the injury incurred).

(*a*) *Benefits in kind.*

Benefits in kind comprise the necessary medical treatment and medicaments.

(*b*) *Cash benefits.*

1. *In case of temporary incapacity.*

The employer is required to pay the victim compensation equal to three-quarters of his daily wage from the date on which the accident took place to that on which he is able to return to work. If incapacity still continues after a year has elapsed, compensation is fixed according to the provisions relating to permanent incapacity.

2. *In case of permanent partial incapacity for the habitual occupation or kind of work in which the insured person was employed.*

The employer is required to pay the victim compensation equal to one year's wages.

3. *In case of permanent total incapacity for the habitual occupation.*

The compensation payable by the employer is equal to 18 months' wages.

4. *In case of permanent total incapacity for all work.*

The employer is required to pay the victim compensation equal to two years' wages.

(*c*) *Benefits to surviving dependants in case of fatal accidents.*

If the accident results in the death of the victim, the surviving dependants, *i.e.*, the widow (or invalid widower dependent for maintenance on the deceased), children and grandchildren up to the age of 18 are entitled to the following compensation :

1. A widow left without children or other dependants receives a sum equal to the victim's wages for one year.

2. A widow left with dependent children or grandchildren receives two years' wages.

3. Orphan children or grandchildren left without either parent receive two years' wages.

4. Parents or grandparents of a deceased person who leaves neither widow nor descendants receive ten months' wages, provided they are indigent and not less than 60 years of age or incapable of work. If there is only one such relative, only seven months' wages are paid.

The compensation due may be paid in the form of a pension.

6.—Statistics.

Number of accidents in 1930 resulting in :	
Temporary incapacity	214,626
Permanent partial incapacity	10,433
Permanent total incapacity	277
Death	652
Total	225,988

INCOME IN 1930

Information concerning the income of the insurance institutions and societies is wanting.

EXPENDITURE IN 1930

	pesetas
Benefits for cases of temporary incapacity ...	18,582,837
Benefits for cases of permanent partial incapacity	3,472,330
Benefits for cases of permanent total incapacity	645,588
Benefits for dependants of deceased persons ...	2,416,499
Total	25,117,254

II.—Old-Age Insurance

1.—Legal Basis.

Spanish old-age insurance legislation is based mainly on the Royal Decree of 11 March 1919. Since it came into operation, this Decree has been amended by a number of Decrees and Orders, but so far no fundamental change has been made.

2.—Scope.

The obligation to insure extends to all wage earners of either sex, aged between 16 and 65 years, whose annual wages do not exceed 4,000 pesetas. The different economic branches liable to insurance are : (1) industry, including mining, commerce, and transport (including shipping and deep-sea fishing); (2) agriculture; (3) municipal, provincial or district corporations and independent official institutions, professional work and home work.

The following are exempted from insurance : civil servants, teachers, domestic workers and all employed persons whatever their occupation who, when the Act came into force, were in possession of a life annuity of at least 1 peseta a day.

The original Act divides insured persons into two classes, one composed of those who have not reached their forty-fifth year, and

one composed of those over 45 years of age at the time of their admission to insurance. Only persons belonging to the first group can be considered as coming under a real insurance system, as that in force for persons in the second group is merely a savings scheme.

3.—Administration.

The administration of insurance is entrusted to the National Provident Institution and its collaborating funds. The Institution acts as a central organ of supervision and re-insurance. The collaborating funds are provincial and district institutions entrusted by the Institution with the administration of insurance in certain specified areas.

4.—Financial Resources.

The ordinary revenue of the insurance system is derived from (*a*) compulsory contributions from employers, (*b*) a fixed annual State subsidy, (*c*) voluntary contributions from compulsorily insured persons, and (*d*) income from capital.

The employers are required to pay a uniform contribution of 36 pesetas a year for each of their workers.

The State contribution towards the cost of compulsory insurance consists of a fixed subsidy amounting to 12 pesetas a year for each person covered by insurance.

5.—Benefits.

Compulsory insurance covers the risk of old age and subsidiarily that of invalidity.

(*a*) *Old-age pensions.*

Old-age pensions are paid to persons in the first group (those insured before 45 years of age) who attain their sixty-fifth year.

Insured persons who work uninterruptedly from the date of their admission to insurance until 65 years of age are entitled to an annual pension of 365 pesetas. This pension may be increased by means of voluntary contributions paid by the insured person. The first old-age pensions payable to insured persons of the first group will fall due only from 1 July 1941.

Insured persons of the second group (those insured after 45 years of age) become entitled to all sums entered to their credit in their insurance books at the age of 65 years.

(*b*) *Provisional invalidity insurance.*

The invalidity insurance scheme at present in force is a provisional arrangement only, the risk of invalidity being covered only for persons who make personal and voluntary contributions for an uninterrupted period of 12 months, with a view to increasing their old-age pension. The amount of such contributions must not be less than the additional premium which would be necessary in order that the pension acquired on the basis of alienated capital might, without reduction, be payable as though acquired on the basis of repayable capital.

The invalidity pension is payable only when the insured person is wholly incapacitated as a result of one of the infirmities enumerated in the administrative regulations. The invalidity pension granted to

insured persons who have voluntarily paid the additional contribution is fixed at 365 pesetas a year. This pension consists of two parts: (*a*) the premature award of the old-age pension; and (*b*) where necessary the supplement required to bring the pension up to the guaranteed minimum (365 pesetas).

6.—Statistics.

Number of insured persons in 1930 3,618,709

INCOME AND EXPENDITURE IN 1930

(In pesetas)

INCOME		EXPENDITURE[1]	
Voluntary contributions from compulsorily insured	200,029	Benefits	5,369,242
Compulsory contributions from employers ...	43,689,773		
Subsidies from public authorities	14,548,694		
Income from capital ...	7,160,584		
Total	65,599,080		

[1] The National Provident Institution is unable to give separate information concerning the cost of administration of old-age insurance, as its activities cover a number of branches of social insurance.

III.—Voluntary Social Insurance

A.—SICKNESS INSURANCE

1.—Legal Basis.

Up to 1930 no special legislation has been introduced to regulate sickness insurance. The institutions engaging in voluntary sickness insurance (mutual benefit societies) are based on the provisions of the Act of 30 June 1887 respecting freedom of association. These institutions are however subject to certain measures of supervision on the part of the provincial authorities and the central insurance and public health authorities.

2.—Scope.

All persons complying with the conditions of admission fixed in the rules of the institution are eligible for membership. These vary with the different institutions and refer mainly, but not exclusively, to the sex, age and state of health of the applicant. As a general rule, the age of admission is limited to a minimum of 16 and a maximum of 40 to 45 years. Apart from conditions of a physical nature, certain funds impose conditions of an occupational, moral, denominational and legal nature varying according to the fund.

3.—Administration.

Voluntary sickness insurance in undertaken as a rule by mutual benefit societies having the character of trade union funds, works funds, occupational funds, denominational funds, or local public funds. It is to the last-mentioned class that the largest number of societies belong.

4.—Financial Resources.

The funds of the societies are derived from contributions from the insured persons, contributions and subsidies from the employers, income from capital, and in some cases, financial assistance from the public authorities. The assistance of the public authorities is in no way guaranteed and varies from one province to another.

5.—Benefits.

The societies insure against the risk of sickness and, in some cases, of maternity.

The benefits guaranteed under the rules of the societies may include: (*a*) medical treatment and medicaments, or institutional treatment; (*b*) daily cash benefit intended to cover a part of the loss of wages. While certain societies grant only benefits in kind, others have been established on purpose to provide cash benefits. At present, however, the general tendency among the Spanish mutual benefit societies, especially in industrial districts, is to provide for the granting of both benefits in kind and cash benefits.

6.—Statistics for 1925.

(Latest available information)

Number of mutual benefit societies	1,770
Number of insured persons	398,999

INCOME AND EXPENDITURE

(in pesetas)

INCOME		EXPENDITURE	
Contributions from insured persons	9,280,384	Cash benefits:	
Contributions from employers	574,954	(i) Sickness benefit ...	3,159,771
Subsidies from public authorities[1]	—	(ii) Maternity benefit ...	8,324
Income from capital[1] ...	—	Benefits in kind:	
		(i) Medical treatment...	380,001
		(ii) Medicaments ...	628,962
		(iii) Assistance for disabled persons ...	262,483
		Administrative expenses[1]...	—

[1] No information is available for these three items.

B.—VOLUNTARY OLD-AGE INSURANCE

1.—Legal Basis.

Subsidised voluntary old-age insurance is governed by the basic Act of 27 February 1908 relating to the establishment and endowment of the National Provident Institution, the Rules of the Institution published on 24 December 1908 and 26 January 1901, and the Administrative Regulations of 17 August 1910.

There are three distinct forms of voluntary insurance: individual voluntary insurance; collective voluntary insurance; insurance of children of school age.

2.—Scope.

Voluntary old-age insurance is open to all Spanish workers and workers of foreign nationality resident in Spain who are not liable to compulsory insurance. It may be contracted individually or collectively. At the present time, it covers mainly persons who are not

liable to compulsory insurance and derive from the product of their labour a modest income not exceeding a certain limit.

The insurance of children of school age is a somewhat special branch of the provident system. Founded in virtue of the Acts of 7 July 1911 and 11 May 1912, the school mutual benefit societies are open to all children and young persons of school age. A Royal Decree of 20 December 1919 made the establishment of these societies compulsory in all State schools.

3.—Administration.

The institutions in charge of individual subsidised voluntary old-age insurance are the National Provident Institution and its collaborating funds. Collective subsidised voluntary old-age insurance is generally undertaken by the mutual benefit societies. The activities of the latter institutions are, however, subject to the supervision of the National Provident Institution, and their insurance transactions are in practice carried out through the collaborating funds of the Institution. The Ministry of Education (Committee for School Mutual Benefit Societies), is responsible for setting up the school societies, while their insurance and savings operations are carried out through the National Provident Institution and its collaborating funds.

4.—Financial Resources.

The resources of the various branches of the voluntary old-age insurance system are derived from contributions from insured persons, State subsidies and income from capital. Deposits made by voluntarily insured persons may not exceed the sum required to produce an annual pension of 1,500 pesetas.

The State grants a variable subsidy towards pensions, payable to the National Provident Institution, which may amount to as much as 12 pesetas a year for each insured person, provided that the total amount of contributions paid during the year is not less than 36 pesetas.

5.—Benefits.

The main object of individual or collective voluntary old-age insurance is to provide deferred or temporary annual pensions. The main, but not the only object of the school mutual benefit societies is to make provision for old-age pensions and the payment of dowries. Other risks such as sickness may be covered. Similarly, the school societies may devote part of their activities to social work such as hygienic improvements, the establishment of holiday camps for school children, etc.

6.—Statistics.

INCOME AND EXPENDITURE IN 1930
(in pesetas)

INCOME		EXPENDITURE	
1. Contributions from insured persons :		1. Benefits to insured persons :	
(*a*) Individual subsidised voluntary insurance	2,030,016	(*a*) Individual subsidised voluntary insurance	1,524,448
(*b*) Collective voluntary insurance	578,040	(*b*) Collective voluntary insurance	48,616
(*c*) Insurance of school children	2,172,761	(*c*) Insurance of school children	736,980
2. Subsidies from public authorities	796,591		

C.—Unemployment Insurance

1.—Legal Basis.

The unemployment insurance scheme is a voluntary one subsidised by the public authorities (Decree of 27 April 1923 and Royal Order of 24 September 1928).

2.—Scope.

Insurance is in principle open to all employed persons.

3.—Administration.

The insurance is administered by legally recognised official, joint or workers' organisations which insure their members against unemployment, by the local social reform committees, by the provincial governments, and by the Ministry of Labour and Welfare.

4.—Financial Resources.

The financial resources consist of the normal income of the insurance institutions and State subsidies granted in proportion to the benefit paid by the institutions to unemployed persons. The subsidies granted to the official organisations and to joint societies are respectively 25 and 10 per cent. higher than those allotted to workers' societies.

5.—Benefits.

The rate of benefit varies, but must not exceed 60 per cent. of the daily wage. Benefit may not be paid for more than 90 days in the year.

No statistical information is available.

THIRD PART

SOCIAL ASSISTANCE

I.—Maternity Assistance

1.—Legal Basis.

Maternity assistance includes medical assistance (obstetrical treatment) and the payment of cash benefit.

Medical assistance is not governed by any special regulations. Pregnant women in necessitous circumstances are provided with obstetrical and medical treatment in public assistance institutions, municipal maternity hospitals and dispensaries, and in the obstetrical clinics attached to the medical faculties. In some provinces, the work of the official institutions is carried out with the help of private associations.

On the other hand, the payment of cash benefit is based on a special text, the Decree of 20 August 1923, which came into operation on 14 October of the same year and sanctions the payment of a single allowance of 50 pesetas at childbirth to all women insured under the old-age insurance system.[1]

[1] The system of maternity assistance set up by the Act on 23 August 1923 was replaced in 1931 by a new system of compulsory maternity insurance.

2.—Scope.

(*a*) *Medical assistance.*

Obstetrical treatment is given in public or private institutions to pregnant women who present a certificate that they are in necessitous circumstances. No information is available regarding the definition of these circumstances or the conditions governing the issue of the certificate. In urgent cases, treatment is given unconditionally.

(*b*) *Cash benefit.*

The provisional system of maternity cash benefit covers all women registered by their employer under the compulsory old-age insurance scheme set up by the Royal Decree of 11 March 1919.

3.—Administration.

(*a*) *Medical assistance.*

Medical assistance is granted by a number of institutions, including the university obstetrical clinics attached to the ten medical faculties at present existing in Spain, the provincial and municipal maternity hospitals attached to special schools such as the St. Cristina Maternity Hospital in Madrid (the official school of midwifery), the dispensaries for pregnant women and the home-nursing services organised by the municipalities.

In addition to the official institutions, there are various social welfare institutions, the most noteworthy of these being the working women's institutes set up in certain provinces including Catalonia and Vizcaya.

(*b*) *Cash benefit.*

The administration of the provisional system of maternity cash benefit is entrusted to the National Provident Institution and the district and provincial funds collaborating with the Institution.

4.—Financial Resources.

(*a*) *Medical assistance.*

The cost of upkeep of the university obstetrical clinics is borne by the State, which also subsidises the dispensaries for pregnant women. The municipalities are called upon to provide the funds required by the relief services in maternity hospitals and public dispensaries, and, in the absence of such institutions, to meet the expenditure incurred by the home-nursing maternity relief services.

The maternity assistance services established by the working women's institutes derive part of their income from municipal subsidies and in some cases, as in Barcelona, from subsidies from the General Savings Fund, which acts as a collaborating fund of the National Provident Institution for Catalonia.

(*b*) *Cash benefit.*

The whole cost of cash maternity benefit is met by State subsidies, included in the estimates of the Ministry of Labour and Welfare.

5.—Benefits.

(*a*) *Medical assistance.*

The various maternity hospitals and home-nursing services provide pregnant women in necessitous circumstances with attendance by a

midwife, and a doctor if necessary, and with therapeutic requisites. Other institutions also assist them by supplying the more necessary articles of baby linen.

(*b*) *Cash benefit.*

Every woman insured compulsorily under the Royal Decree of 11 March 1919 is entitled to a single allowance of 50 pesetas at confinement. The grant of this benefit is not considered as equivalent to public relief. The payment of the allowance is, however, subject to the following conditions: beneficiaries must prove that after confinement they have received the necessary medical treatment, that they have refrained from all work during the period prescribed by law, and that they have not abandoned the new-born child.

6.—Statistics.

Number of persons in receipt of subsidies in 1930	17,533
Total amount of cash maternity benefit granted	876,650 pesetas.

Statistics of the cost of medical assistance are not available.

II.—Assistance for Large Families

1.—Legal Basis.

Assistance for large families is regulated by the Decree of 21 June 1926, the Orders of 12 April and 21 June 1927, and 11 July 1928, and the Decree of 7 October 1930.

2.—Scope.

The above legislation covers two large social classes, namely, workers in general and public officials. Small-scale employers and independent workers are excluded.

Within these limits, persons to whom assistance may be granted include:

(*a*) workers who are head of a household and whose only source of income is an annual wage of less than 7,000 pesetas (the fact of owning the house they live in does not affect their rights), provided they are responsible for the maintenance of eight or more legitimate or legitimised children under age, or children who have attained their majority but are infirm;

(*b*) officials of the State, provincial, communal or Parliamentary services who are head of a household and are responsible for the maintenance of eight or more legitimate or legitimised children under age, or children who have attained their majority but are infirm;

(*c*) persons who are responsible for the maintenance of eight or more workers' or officials' children under age, and whose remuneration does not exceed 6,000 pesetas a year.

Persons are deemed to have attained their majority at 23 years of age, but if they are infirm they are treated as minors.

3.—Administration.

The administration of the above legislative measures is entrusted to the National Provident Institution and its collaborating funds, their branches and local services and, in the absence of the latter, the mayoral offices.

4.—Financial Resources.

The cost of assistance for large families is borne by the State, the provinces and the communes.

5.—Benefits.

The assistance granted to large families consists of the grant of a fixed or periodical cash allowance varying with the number of children, and free admission for the children to all State educational establishments. In the case of public officials, beneficiaries are granted certain exemptions and receive a salary bonus.

In the case of workers, the annual allowance varies from 100 to 1,000 pesetas with the size of the family, as follows :

Number of children	pesetas	Number of children	pesetas
8	100	14	500
9	150	15	600
10	200	16	700
11	250	17	850
12	300	18	1,000
13	375		

Beginning with the seventh child, free admission is granted to official educational establishments, while preferential treatment is given in the allocation of any other social, economic, administrative or judicial privileges accorded by the State, provinces and communes.

An official who is the head of a household and has eight or nine children is taxed at the lowest rates; if he has ten children, he is exempt from rent tax and income tax. An official with over ten children receives in addition a salary bonus, which varies as follows :

Number of children	Percentage of salary	Number of children	Percentage of salary
11	5	17	35
12	10	18	40
13	15	19	45
14	20	20	50
15	25		
16	30		

6.—Statistics.[1]

Number of applications made in 1929 ...	8,052	(36,375)
Number of grants made	6,917	(18,119)
Number of children for whom grants were made	—	(150,724)
Amount of grants made to large families	—	(2,361,945 pesetas)

[1] Latest available statistics. The figures in brackets are totals which cover the whole period from the introduction of the Act in 1926 to 31 December 1929.

III.—Sickness Benefit Paid by Employers

The wage earner's right to the whole or part of his usual remuneration during sickness is established by collective agreements.[1]

Statistics are not available.

FOURTH PART

HOUSING

1.—Legal Basis.

The legislation referring to cheap dwellings is based mainly on the Acts of 12 June 1911 and 10 December 1921, and the Administrative Regulations of 8 July 1922. These texts were amended by Decrees issued on 10 October 1924, 29 June 1925 and 20 July 1926.

Subsequently the legislation was extended, first by the Decree of 9 December 1927, which authorises the National Provident Institution and its collaborating funds to take the necessary steps to guarantee the repayment of loans granted for the construction of cheap dwellings, and, secondly, by the Decree of 13 November 1928, which sanctioned the establishment of a fund for the development of small dwellings. This fund is an independent official organisation, and its sole purpose is to finance the building of healthy working-class houses.

2.—Beneficiaries.

The above-mentioned legislation defines the conditions under which persons are allowed to occupy the cheap dwellings in question. These rules refer mainly to the income of applicants for cheap dwellings, whose means must be derived from paid employment. They also specify the classes—chosen from a clearly defined section of the population—of persons entitled to the benefit of the legislation.

The maximum annual income of beneficiaries is fixed at 8,000 pesetas.

3.—Authorities and Undertakings Concerned in Building.

The construction of cheap dwellings may be undertaken by provincial authorities, municipalities, co-operative building societies, commercial undertakings and philanthropic institutions.

The co-operative building societies are in receipt of wider privileges than those granted to societies putting up cheap dwellings with a view to profit.

4.—Financing by Public Authorities.

The State assumes part of the cost of building cheap dwellings by granting subsidies and loans. It may also lend, free of charge, the services of its technical departments (verification of estimates, inspection of works, fixing of rents, etc.) and may pay part of the interest on mortgage loans.

Savings funds and certain credit societies also contribute towards the building of cheap dwellings by granting loans to co-operative building societies.

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[1] The Act of 1931 respecting contracts of employment requires the employer to help the sick worker in certain cases.

The State itself does not undertake the construction of cheap dwellings, but it provides material help in the following forms :

(*a*) exemption from dues and taxes on all building plans clearly intended for cheap dwellings. This exemption is granted for 20 years, or for longer if the plan is financed by State loans and the redemption period exceeds 20 years;

(*b*) participation in the building costs, by means of non-repayable subsidies amounting to 10–20 per cent. of the general building estimates;

(*c*) loans amounting to not more than 55 per cent. of the value of the site and 70 per cent. of the value of the building, repayable within not more than 30 years at not more than 3 per cent. interest;

(*d*) payment of a part of the interest on bonds issued by cheap dwelling building societies, provided this fraction does not exceed 3 per cent.

5.—Statistics.

By the end of 1930, the number of dwellings built with the help of the public authorities may be estimated at approximately 25,000, and the people housed therein at 125,000. The State had spent about 130 million pesetas, including 25 million pesetas as non-repayable loans, for the construction of cheap dwellings. The State has a special fund for promoting the construction of cheap dwellings which amounts to 40 million pesetas.

FIFTH PART

FAMILY ALLOWANCES

The information communicated to the Office by the Spanish Government is of such a nature that it seemed more appropriate to include it in the Third Part (Social Assistance), to which the reader is referred.

SIXTH PART

HOLIDAYS WITH PAY

The only legislative measures in force in 1930 concerning annual holidays with pay are those contained in the Regulations governing work on board cargo and passenger vessels, issued on 31 May 1922.

Under section 4 of these Regulations, every master or ship's officer belonging to the deck or engine-room staff is entitled, after twelve consecutive months' service on the same vessel or on several vessels of the same company to a holiday of one month on full pay, such

holiday not to include the time necessary for the journey to and from the place where he desires to spend his leave, provided, however, that such time does not exceed one week. The cost of his journey is paid by the shipowner, who has the right to grant holidays at the time which is most convenient to him and least prejudicial to the good working of the vessel. In the coasting trade, where the vessel calls regularly at specified ports, the shipowner may divide the holiday into not more than three instalments arranged in accordance with trade requirements.[1]

Statistics are not available.

[1] As a result of a maritime conference held at the Ministry of Labour in February-March 1932, a number of important amendments were introduced in the existing legislation. For example the right to an annual holiday with pay was extended to all members of the crew, who in future will be entitled to 15 days' holiday after one year's service on the same vessel or on different vessels of the same company, and to one month's holiday after each additional year's service. During the holiday period, the person concerned will receive his usual wages and subsistence. In deep-sea navigation, holidays may be allowed to accumulate. Provision is made for penalties for failure to observe these regulations. The Act of 21 November 1931 respecting contracts of employment establishes the principle of holidays with pay for all workers engaged under contract.

SWEDEN

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FIRST PART

STATISTICS OF POPULATION

APPROXIMATE FIGURES FOR 1930 BASED ON THE CENSUS OF 31 DECEMBER 1920 AND 1930

Total population	6,141,571
Occupied population	3,100,000

NUMBER OF EMPLOYED PERSONS.

	Salaried employees	Workers
Agriculture, fishing, forestry	9,000	250,000
Industry	60,000	775,000
Commerce	125,000	65,000
Means of communication (private)	10,000	60,000
Administration (including State railways, post office, telegraph and telephone services, etc.), liberal professions	145,000	65,000
Domestic service	—	180,000
Total	349,000	1,395,000
Grand total	1,744,000	

SECOND PART

SOCIAL INSURANCE

I.—Workmen's Compensation

A.—GENERAL SCHEME

1.—Legal Basis.

Insurance is compulsory. Original Act: 5 July 1901. Present legislation: Industrial Accident Insurance Act of 17 June 1916 as amended on 14 June 1917, 26 April 1918, 19 June 1919, 18 June 1920, 15 June 1922, 23 May 1924, 18 June 1926 and 24 May 1928. The Act concerning occupational diseases of 14 June 1929 as amended 12 September 1930. The Insurance Council Act of 29 June 1917.

2.—Scope.

Insurance of the employer's liability is compulsory. The Act applies to all employed persons, including apprentices, with the following exceptions:

(*a*) home workers and workers who are free to choose their own workplace;

(*b*) workers employed casually by persons who otherwise do not employ labour;

(*c*) members of the employer's family living with him, provided that the work is carried out exclusively for one employer.

The income limit was abolished in 1927.

The fishing industry has its own insurance system.

3.—Administration.

The employer must insure his liability with the State Insurance Institution or with a mutual insurance company set up by employers, for the liabilities of which the members are severally responsible to an unlimited extent. If an employer fails to fulfil this duty, his workers are automatically deemed to be insured with the State Insurance Institution.

The State takes direct responsibility for the payment of compensation due to State employees. Communes and private employers may be authorised to take full or partial responsibility for compensation due to their workers under the Act, provided, in the case of private employers, that they supply adequate guarantees.

In case of dispute, the final decision lies with the Insurance Council.

The State Insurance Institution and the mutual insurance companies accept the insurance of workers not covered by the Act; insurance may also be voluntarily extended to accidents not occasioned by work, but only employers may contract insurance of this kind.

Since 1930 the Act applies also to certain occupational diseases.

4.—Financial Resources.

The cost of insurance is borne entirely by the employers. Employers who do not insure with the State Insurance Institution are nevertheless required to contribute towards its administrative expenses.

Premiums are fixed in proportion to the risks incurred in the various occupations. When an employer assumes a part of the responsibility (e.g. for medical treatment), the premium is reduced proportionately.

A supplementary premium of 5 per cent. is charged in all branches of insurance managed by the State Insurance Institution, as a contribution towards the defrayal of administrative expenses. Mutual insurance companies contribute towards the expenses of the Institution by a payment equal to 3 per cent. of their total premiums. The remainder of the administrative expenses of the Institution and the Insurance Council is defrayed out of State funds.

5.—Benefits.

The insurance covers the risk of accident occurring in employment and during the journey to and from the workplace.

It also covers the risk of occupational disease caused by : arsenic, mercury, lead and phosphorus poisoning, stone dust, heat, glare, X-rays, radium and anthrax.

(a) *Benefits in kind.*

Medical attendance, medicines and appliances, from the day of the accident until recovery.

(b) *Cash benefits.*

1. *In case of temporary incapacity :* a daily allowance from the day following the accident, provided that the incapacity lasts for

more than 3 days and that working capacity is reduced by at least one-quarter. The amount of this allowance varies with the earnings of the injured person as follows :

Annual earnings kr.	Daily allowance kr.
Under 675	1.00
From 675 to 945	1.50
„ 945 „ 1,215	2.00
„ 1,215 „ 1,485	2.50
„ 1,485 „ 1,755	3.00
„ 1,755 „ 2,025	3.50
„ 2,025 „ 2,295	4.00
„ 2,295 „ 2,565	4.50
„ 2,565 „ 2,835	5.00
2,835 and over	5.50

The allowance is reduced in case of partial incapacity.

2. *In case of permanent incapacity :* In case of total permanent incapacity, the victim receives a pension equal to two-thirds of his annual earnings. This pension may not be less than 450 kr. or more than 3,000 kr. A reduced pension is granted in case of partial incapacity of not less than 10 per cent. In addition, the cost of the renewal of medical appliances is refunded.

The pension may be increased if the invalid requires special care, but in no case may it exceed the total annual earnings.

3. *In case of death :* Benefits are based on the annual earnings of the deceased person, subject to the same limits as above :

(i) funeral expenses : one-tenth of the annual earnings of the deceased person, with a minimum of 100 kr. ;

(ii) survivors' pensions : widow (or dependant widower), one-quarter of annual earnings ; children up to 16 years, one-sixth ; dependent father or mother, annuity not exceeding one-quarter of the annual earnings of the deceased. The total amount of these pensions may not exceed two-thirds of the annual earnings of the deceased.

6.—Statistics.

Number of insured persons (full-time workers) covered by compulsory insurance in 1929

Employers	Workers
The State	111,613
Large employers (at least 5 workers)	1,033,588
Small employers (less than 5 workers)	410,877
	1,556,078

In 1929, besides being covered by compulsorily insurance, 93,843 full-time workers employed by 707 large employers were insured also against other than industrial accidents.

ACCOUNTS OF EMPLOYERS' LIABILITY INSURANCE WITH THE STATE INSURANCE INSTITUTION

(a) Income and Expenditure for 1930

INCOME	kr.	EXPENDITURE	kr.
Balance from previous year	841,601	Compensation	11,441,090
Employers' contributions	12,515,956	Other payments	649,715
Compensation recovered ...	87,941	Premiums refunded ...	131,284
Interest	3,572,753	Administrative expenses ...	24,750
Sale of securities and repaid loans	8,550,703	Investments	11,702,100
Advances to insurance agents for the payment of compensation ...	1,049,696	Advances on compensation	1,050,696
Miscellaneous	1,104	Balance	1,620,119
Total	26,619,754	Total	26,619,754

(b) Balance Sheet at 31 December 1930

ASSETS	kr.	LIABILITIES	kr.
Securities	45,409,096	Pension reserve	61,640,338
Loans	19,800,873	Compensation reserve ...	9,700,000
Bank deposits	1,620,119	Special reserve	4,535,771
Interest	757,171	Miscellaneous	48,865
Insurance premiums due ...	8,126,191		
Miscellaneous	211,524		
Total	75,924,974	Total	75,924,974

Number of mutual insurance companies at the end of 1930 : 10.

Cost of administration of the State Insurance Institution in 1930, 1,822, 955 kr.

B.—SPECIAL SCHEME FOR THE FISHING INDUSTRY

1.—Legal Basis.

The Act of 11 June 1918, as amended on 31 March 1922 and 18 June 1926.

2.—Scope.

Insurance covers all accidents occurring during or outside work and is open to any Swedish subject resident in Sweden who depends for his living mainly on fishing.

3.—Administration.

The special fund for this branch of insurance is managed by the State Insurance Institution.

4.—Financial Resources.

The contributions of the insured persons are fixed in accordance with their annual earnings :

10 kr. a year for earnings assessed at 1,200 kr.
8 ,, ,, ,, ,, ,, ,, 900 ,,
6 ,, ,, ,, ,, ,, ,, 600 ,,

The State meets deficits, if any, and bears the cost of administration.

5.—Benefits.

The benefits are the same as those provided under the general accident insurance legislation. In case of temporary incapacity, however, the daily allowance is fixed at:

2·20 kr. for earnings assessed at 1,200 kr. a year.
1·65 „ „ „ „ 900 „ „ „
1·10 „ „ „ „ 600 „ „ „

6.—Statistics.

Number of insured at the end of 1930 ... ... 6,533.

INCOME AND EXPENDITURE FOR 1930

INCOME	kr.	EXPENDITURE	kr.
Reserve from previous year	592,488	Medical attention, etc. ...	40,526
Interest	28,238	Daily allowances	50,625
Contributions	86,315	Funeral benefit	960
State subsidy	133,162	Pensions	46,784
		Reserve fund	700,996
		Miscellaneous	312
Total	840,203	Total	840,203

II.—Voluntary Sickness Insurance

1.—Legal Basis.

Voluntary insurance subsidised by the State was originally based on the Act of 4 July 1910, as amended on 29 June 1912, 6 May 1921, 9 October 1923, and 2 March and 14 June 1929. The insurance system is now regulated by the Act of 26 June 1931, which came into operation in 1932. The details given below refer to the legislation in force in 1930.

2.—Scope.

The Act contains no restrictive conditions concerning admission to the insurance funds, but no person may belong to more than one recognised sickness fund. No fund may be registered if it grants only funeral benefit. No member may be excluded from a fund for reasons other than those mentioned in the rules. The fact that a member has passed a given age, or that his health has declined, or that he has already been in receipt of sickness benefit, may not be included in the rules as a reason for exclusion. No person who has been a member of a sickness fund for over one year may be excluded on account of a transfer of his domicile outside the area of the fund. The fact that a person no longer belongs to a given fund or association, or no longer exercises the same trade or profession, may not be advanced as a reason for excluding a person who has been a member of a sickness fund for five years (two years in the case of persons over 45 years).

3.—Administration.

The sickness funds are in no way obliged to register, but registered funds enjoy certain privileges. In order to be eligible for registration,

a sickness fund must have rules conforming to the Act, and include at least 100 members in the case of ordinary sickness funds, and 500 members in the case of " continuation " funds. In the thinly populated northern provinces, these figures may be reduced to 25 and 200 respectively.

The object of the continuation funds is to provide sickness benefits for members of the ordinary sickness funds exclusively or mainly when they have exhausted their right to benefits from the ordinary funds.

4.—Financial Resources.

(a) *Members' contributions :* The current expenses of the sickness funds and the constitution of the necessary reserves are covered from contributions, which are equal for all members unless different scales of sickness and funeral benefits are allowed. Extra contributions may be charged only when the ordinary income of the fund is insufficient to cover current expenses.

(b) *Employers' contributions :* No provision is made in the Act for these contributions, which are, however, payable in certain works sickness funds.

(c) *State subsidies :*

1. 2 kr. a year for each member to all ordinary sickness funds, and 50 öre a year per member to all continuation funds;

2. 25 öre for each day of sickness, excluding Sundays, for which the sickness fund has paid during the preceding year a sickness allowance of at least 90 öre, or has provided hospital treatment; this grant may not be less than 50 öre or more than 2 kr. per member per year for ordinary sickness funds, and not more than 50 öre for continuation funds;

3. One quarter of the expenditure of the sickness fund during the previous year for medical treatment and medicines, up to a maximum of 1 kr. per member per year for ordinary sickness funds, and 25 öre for continuation funds;

4. 60 öre a day for maternity cases, provided a daily allowance of at least 90 öre or treatment in a maternity home is given; this subsidy is granted only for 42 days in respect of each confinement.

No State subsidy is given on account of members insured for funeral benefit only, or for a daily sickness allowance exceeding 8 kr. If the compensation granted for funeral expenses exceeds 200 kr., the State subsidy must be exclusively earmarked for sickness benefit.

(d) *Municipal subsidies :* These are voluntary and are paid by a number of communes on a varying basis.

(e) *Other resources :* The chief item is interest on invested capital.

5.—Benefits.

(a) *Sickness benefit :* The minimum benefit must include treatment in hospital, or medical treatment and the cost of medicines, or a daily allowance of not less than 90 öre. Cash benefit must be the same for

all members, or if the fund divides its members into classes, for all members paying the same contribution. The rules of the ordinary sickness funds must fix the duration of sickness benefit at not less than 90 days for any period of twelve months, while in continuation funds the duration must be fixed at not less than 180 days for any period of twelve months.

(b) *Maternity benefits:* These are optional. No State subsidy is paid unless maternity benefit exceeds 90 öre a day, or unless free treatment in a maternity home is granted. Maternity benefits must be granted for at least a fortnight, and only to members who have belonged to the fund for at least 270 consecutive days.

(c) *Funeral benefit:* This may not exceed 500 kr.

(d) *Other benefits:* Certain funds pay the cost of convalescence, home nursing, etc.

6.—Statistics.

NUMBER OF SICKNESS FUNDS AT 31 DECEMBER 1930

	Number of funds	Total membership	Women members
Sickness funds	1,212	1,016,846	382,904
Continuation funds ...	34	134,823	45,420

INCOME AND EXPENDITURE FOR 1930

(a) *Ordinary Sickness Funds*

INCOME	kr.	EXPENDITURE	kr.
Members' contributions ...	22,585,745	Cash benefits	22,431,190
State subsidies	3,915,363	Hospital treatment ...	35,394
Municipal subsidies ...	471,206	Medical treatment... ...	546,614
Employers' contributions	289,314	Medicines	121,464
Interest	1,495,289	Maternity benefits... ...	420,616
Miscellaneous	570,076	Funeral benefit	1,467,051
		Administrative expenses ...	2,707,262
		Miscellaneous	294,556
Total	29,326,993	Total	28,024,147

(b) *Continuation Funds*

INCOME	kr.	EXPENDITURE	kr.
Members' contributions ...	623,950	Cash benefits	707,694
State subsidies	116,193	Medical treatment, etc. ...	4,980
Municipal subsidies ...	161,340	Administrative expenses ...	100,357
Employers' contributions	466	Miscellaneous	143,513
Interest	44,418		
Miscellaneous	65,680		
Total	1,012,047	Total	956,544

BALANCE SHEET AT 31 DECEMBER 1930

ASSETS	kr.	LIABILITIES	kr.
Sickness funds	38,589,564	Sickness funds	2,481,376
Continuation funds ...	1,376,296	Continuation funds ...	8,669

III.—Invalidity and Old-Age Insurance

1.—Legal Basis.

Compulsory national invalidity and old-age insurance is based on the Act of 30 June 1913, as amended on 11 September 1914, 8 June 1915, 17 June 1916, 14 and 19 June 1917, 28 June 1918, 19 March, 11 June, 9 July and 19 November 1920, 15 April and 13 October 1921, 23 May 1924, 24 and 30 April and 29 May 1925, and 18 June 1927.

2.—Scope.

Insurance is compulsory for all Swedish citizens, men and women, between 16 and 66 years.

The following classes of persons are exempted from payment of contributions: public servants entitled to a pension, including officials of the postal and telegraph service, the railways, the Army and Navy, ministers of the National Church, and wives of these officials.

Voluntary insurance (for additional pensions) is open to every Swedish citizen up to the age of 69 (including those exempted from compulsory insurance).

3.—Administration.

All insurance under the Act of 1913 must be effected through the Directorate of Pensions attached to the Ministry of Social Affairs. Decisions regarding applications for pensions, degree of invalidity, etc., are taken by local pension committees, each of which usually covers a commune. The activities of these committees are under the supervision of the Directorate, which has the final decision in all disputes on pensions.

4.—Financial Resources.

(a) *Members' contributions:* The minimum contribution due from each insured person liable to contribute is 3 kr. a year. In addition, every person whose income during the preceding year has amounted to not less than 600 kr. must pay:

2	kr.	if his income is			between	600	and	800	kr.
5	,,	,,	,,	,,	,,	800	,,	1,200	,,
10	,,	,,	,,	,,	,,	1,200	,,	3,000	,,
15	,,	,,	,,	,,	,,	3,000	,,	5,000	,,
20	,,	,,	,,	,,	,,	5,000	,,	7,000	,,
25	,,	,,	,,	,,	,,	7,000	,,	10,000	,,
30	,,	,,	,, amounts to 10,000 kr. or more.						

No contribution is due from persons permanently incapable of work, or from persons resident outside Sweden.

(b) *State subsidies:* The State defrays three-quarters of the cost of supplementary pensions (see below) grants subsidies to the voluntary insurance system, and defrays the administrative expenses of the central insurance authorities.

(c) *Municipal and provincial subsidies:* The communes and provinces share in equal parts one quarter of the cost of supplementary pensions. The expenditure of the local pension committees is borne by the communes, which are also responsible for members' outstanding contributions.

5.—Benefits.

(a) *Contributory pensions:* Right to a pension based on compulsory contributions is acquired at the age of 67 years or on becoming permanently incapacitated for work. This pension, which is called the contributory pension, is calculated on the total paid-up contributions in accordance with a scale of percentages varying with the age at which the payment of contributions began. The percentages are:

Age	Men	Women
16–19	70	56
20–24	60	48
25–29	50	40
30–34	40	32
35–44	30	24
45–54	20	16
55–66	15	12

(b) *Supplementary pensions:* These pensions are paid out of public funds to pensioners who are permanently incapable of work, and whose annual income is less than 425 kr. in the case of a man and 400 kr. in the case of a woman. The annual amount of the supplementary pension is 225 kr. for a man and 210 kr. for a woman, less six-tenths of the amount by which the annual income from other sources exceeds 50 kr.

(c) *Children's bonuses:* These are paid to pensioners who are permanently incapable of work and have one or more dependent children or foster children under 15 years of age, provided their annual income is less than 425 kr. in the case of a man, 400 kr. in the case of a woman, and 825 kr. in the case of a married couple, plus 170 kr. for each child. This bonus amounts to 102 kr. in respect of each child, less six-tenths of the amount by which the annual income exceeds 425, 400, or 825 kr. respectively.

(d) *Relief:* Persons over 15 years of age for whom pension contributions have not been paid, are entitled to relief equal to the supplementary pension and the children's bonus, if they become permanently incapable of work.

(e) *Pensions based on voluntary contributions:* The payment of these pensions is governed by special provisions. They are increased by a State subsidy amounting to one-eighth of the total contributions paid in each calendar year up to a maximum of 30 kr.

(f) Insured persons receive free medical treatment with a view to the prevention of invalidity.

(g) Provision is also made for the vocational retraining of incapacitated insured persons.

6.—Statistics.

Number of insured persons on 31 December 1930	4,246,000
Number of pensioners on 31 December 1930 ...	453,000
Number of persons in receipt of children's bonuses	9,512
Number of pensions granted in 1930	59,590

INCOME AND EXPENDITURE FOR YEAR ENDED 30 JUNE 1931

INCOME	kr.	EXPENDITURE	kr.
Compulsory contributions	26,110,188	Contributory pensions ...	4,686,542
Voluntary contributions ...	2,140,688	Pensions based on voluntary contributions	113,458
Interest on capital ...	24,987,014	Refunded contributions ...	35,764
		Medical services	2,108,719
		Administrative expenses ...	126,361
		Increase of capital ...	46,167,046
Total	53,237,890	Total	53,237,890

PUBLIC SUBSIDIES TOWARDS SUPPLEMENTARY PENSIONS IN 1930

	kr.
State subsidies	41,923,000
Communal and provincial subsidies	13,974,000
Total	55,897,000
Administrative expenses of the central insurance authorities in 1930–1931	1,233,277
Expenses of travelling inspectors	215,605

ASSETS AT 30 JUNE 1931

	kr.
Securities	124,405,580
Loans	357,359,417
Shares	15,100,000
Real estate	1,761,000
Bank deposits	5,480,349
Interest due	8,075,134
Advance to State Treasury	22,361,415
Total	534,542,895

IV.—Voluntary Unemployment Insurance

1.—Legal Basis.

Sweden has no legislation relating to unemployment insurance. Unemployment insurance funds have, however, been set up by the trade unions.

2.—Scope.

As a rule every member of a trade union is required to belong to its unemployment fund. Some unions grant unemployment benefit

without establishing a special fund for this purpose; in such cases, unemployment benefit is paid out of the ordinary funds of the union.

3.—Financial Resources.

The financial resources of the unemployment funds are derived from levies on the trade union funds. These levies vary from 10 to 60 öre per member per week.

4.—Benefits.

Unemployment benefit is as a rule payable only after a certain period of membership in the union, and after payment of a specified number of contributions. The fund grants benefits after a waiting period varying from 6 to 14 days. Benefits vary from 1 to 3 kr. a day, and are paid for a period of from 1 to 4 months a year.

5.—Statistics.

Number of persons affiliated to unemployment funds in 1930[1]	322,701
Amount of relief granted in 1930 (in kr.)[2] ...	3,315,299

V.—Subsidised Benefit Schemes for Staffs of Public Undertakings

A.—State Undertakings

(State railways, telegraph, telephone and post office services, management of power stations)

1.—Introduction.

Under the General Pension Insurance Act of 30 June 1913, every Swedish man or woman is insured for an invalidity and old-age pension. Permanent civil servants and a number of other employees in the public services are not covered by the provisions of the Act, their pensions being guaranteed by the pension funds of the departments to which they are attached.

The staffs of public services of an economic character, workers and officials alike, are also entitled in case of sickness or accident to medical attendance and treatment in hospital with full or reduced pay, as well as to a grant for funeral expenses.

It should be noted that the data set forth below relate only to pensions granted to officials in State departments of an economic character.

2.—Legal Basis.

The Act of 4 June 1920 relating to permanent officials, and three Orders of 29 June 1917 and a Royal Order of 8 November 1918, relating to supernumerary officials (with the exception of the postal services).

[1] Including members of trade unions which, although not setting up special funds, grant unemployment benefit.

[2] This sum also includes travelling expenses granted to unemployed members of funds giving unemployment benefit.

3.—Scope.

The right to a pension is in principle confined to officials. Workers not entitled to a pension, but with long years of service to their credit, can, as a rule, reckon on the grant of a pension, each particular case being examined on its merits.

Included in the group of officials are a number of persons whose social position and duties correspond closely to those of manual workers.

4.—Administration.

Each of the above-mentioned State departments has its own pension fund.

5.—Financial Resources.

The cost of pension insurance is met from the contributions paid by officials, income from special funds and State subsidies.

6.—Benefits.

The system adopted covers the risks of old-age and death.

The retiring age varies, according to the class of employed persons, between 63 and 76 years for men, but is fixed at 60 years for women. A period of service of 30 to 35 years is generally a necessary qualification for a full pension. The full pension amounts to about two-thirds of the retiring salary. All the various departments in question have each a widows' and orphans' insurance system for the dependants of permanent officials.

7.—Statistics.

SUMMARY FOR 1930

		kr.
State railways :		
Pension fund (end of 1930)	approx.	125,580,500
State subsidies to pension fund ...	,,	8,293,400
Total amount of pensions paid	,,	9,638,000
Telegraph and telephone services :		
Pension fund (end of 1930)	approx.	38,468,700
State subsidies to pension fund ...	,,	1,062,500
Total amount of pensions paid ...	,,	1,348,400
Postal services :		
Pension fund (end of 1930)	approx.	12,217,300
State subsidies to pension fund ...	,,	220,000
Total amount of pensions paid	,,	1,961,600
Power stations :		
Pension fund (end of 1930)	approx.	2,172,000
State subsidies to pension fund ...	,,	188,854
Total amount of pensions paid	,,	171,300

B.—MUNICIPAL UNDERTAKINGS

1.—Introduction.

The officials of municipal undertakings of an economic character are covered by special pension systems.

Officials and the majority of the municipal workers are also entitled to certain benefits in case of sickness or accident, such as medical

attendance, treatment in hospital, medicines, and a refund of part of the cost of the treatment. In many cases funeral benefit is also granted.

It should be noted that the data set forth below relate only to pension systems set up on behalf of persons employed in municipal undertakings.

2.—Legal Basis.

The staffs of the municipal services are covered by the national pension insurance system. The majority (about 70 per cent.) of the municipalities have, however, organised special pension schemes for their staffs.

3.—Scope.

These pension schemes cover officials and workers permanently employed in the municipal undertakings.

4.—Administration.

All large towns and most of the other towns have set up their own pension systems. A considerable number of medium-sized and small towns continue, however, to affiliate to a central organisation for municipal pensions set up in 1922 under the name of " The Pension Fund of Swedish Municipal Officials."

5.—Financial Resources.

These are derived from contributions from the staff and subsidies from the municipalities.

6.—Benefits.

The systems in force cover the risks of old-age and death.

The retiring age varies between 55 and 67 years.

Pensions are fixed in proportion to the retiring salary. In the case of municipal officials affiliated to the Pension Fund mentioned above, the pension is equal to 60 per cent. of the retiring salary.

In many towns, including those which have affiliated to this Pension Fund, the widows and orphans of officials and even of workers are entitled to a pension.

Statistics and accounts are not available.

THIRD PART

SOCIAL ASSISTANCE

I.—Child Welfare

1.—Legal Provisions.

Child welfare work is based on the Act of 6 June 1924 concerning the social protection of children, as amended on 11 June 1926, 18 June 1927, and 19 September 1929, and on the Poor Relief Act of 14 June 1918, as amended by a series of Acts mentioned in the Chapter devoted to poor relief.

Every child who lacks the necessary means for his support, and whose needs cannot be met otherwise, is entitled to maintenance, care and education at the expense of the community (Poor Relief Act).

The administration of child welfare is in the hands of the *child welfare boards.*

(*a*) By decision of these boards, *public assistance* is given to all children under 16 years who, by reason of conditions prevailing in the home, are in want, or who, as a result of sickness, infirmity or other weakness, are in need of special care outside their homes, or whose parents have deserted them or have died. A child who is in receipt of public assistance must either be boarded out in a private family or placed in a children's home. Sick children must be cared for in an infirmary. Parental consent is necessary.

(*b*) The boards may admonish parents or children and, if necessary, have recourse to *protective measures* for the education of children under 16 years who are ill-treated or exposed to serious neglect, or who risk becoming vicious. Similar measures may also be taken in the case of vicious children under 18 years.

The children in question may be placed in an institution or handed over to a children's home or to a private family. Parental consent is not necessary, but where it has not been given the decision must be approved by the provincial governor.

(*c*) The boards are entitled to *exercise supervision* over children under 16 years who are boarded-out against payment. The arrival of such children must be reported to the board within two days. The boards also supervise institutions for children situated in their areas.

The expenditure resulting from these provisions is borne by the communes, but a part is refunded by the State and the provincial administrative departments.

2.—Statistics.

NUMBER OF CHILDREN PLACED UNDER THE SUPERVISION OF CHILD WELFARE BOARDS IN 1930

	Legitimate children	Illegitimate children	Total
Public assistance for destitute children ...	6,339	9,367	15,706
Public assistance for sick children	2,562	824	3,386
Public assistance for deserted or orphan children	4,384	7,273	11,657
Protective measures :			
Children boarded out in families ...	1,614	848	2,462
Children boarded out in institutions ...	1,880	795	2,675

PUBLIC EXPENDITURE ON CHILD WELFARE IN 1930

State	No figures available
Provinces	1,531,518 kr.
Communes	15,778,122 kr.

II.—Medical Assistance

A.—Institutional Treatment

The following classes of institutions are subsidised by the public authorities :

1. General hospitals.
2. Lunatic asylums.
3. Tuberculosis institutions.
4. Treatment of venereal disease.
5. Institutions for the treatment of cripples.
6. Hospitals for contagious diseases.
7. Homes for incurables.
8. Leper hospital.

1.—General Hospitals.

(Royal Decree of 22 June 1928)

Provincial and municipal hospitals are maintained by the provinces and communes. No subsidies are received from the State. Patients' fees cover about 31 per cent. of the total expenditure. The cost of treatment is generally 1 kr. to 2 kr. a day for persons resident in the commune or province concerned.

Statistics for 1930

Number of hospitals (including cottage hospitals) ...	171
Number of beds	18,041
Expenditure :	kr.
Provinces	18,240,933
Communes	7,959,545
Total	26,200,478

2.—Lunatic Asylums.

(Royal Decree of 19 September 1929)

These asylums are generally State institutions. The cost of treatment and maintenance is 5 kr. a day in Class I, 2·65 kr. in Class II, and 1·30 kr. for patients without means. Treatment paid by a poor law authority is not considered poor relief, and does not entail any loss of civil rights.

Statistics for 1930

Number of patients in State asylums on 31 December 1930	15,861
State expenditure in 1930 (working expenses)	11,279,000 kr.

3.—Tuberculosis Institutions.

(Act of 4 September 1914)

These institutions are mostly municipal or provincial, but are in receipt of State subsidies. The building subsidy may not exceed one-half of the actual cost of building or a maximum of 2,000 kr. per

bed. The State subsidy towards working expenses is 1·75 kr. a day for each patient in tuberculosis hospitals, 1·25 kr. a day in cottage hospitals, and 1·35 kr. in seaside sanatoria.

A State subsidy is granted only on the condition that the fee for a bed in a general ward does not exceed 2 kr. a day in tuberculosis hospitals, 1·50 kr. in cottage hospitals, and 1·65 kr. in seaside sanatoria.

STATISTICS FOR 1930

Number of institutions for tuberculosis	100
Number of beds	7,414
Expenditure :	kr.
State...	3,354,309
Provinces	3,168,543
Communes	2,000,918
Total	8,523,770

4.—Treatment of Venereal Disease.

(Act of 20 June 1918)

Persons suffering from a venereal disease at a communicable stage are entitled to free medical treatment. No exception is made for foreigners.

5.—Institutions for the Treatment of Cripples.

(No special legislation)

Private institutions receive State and provincial subsidies for persons without means undergoing treatment or training.

The State subsidy amounts to 2·15 kr. per day of treatment in a clinic, 1,250 kr. per quarter for each polyclinic, 2 kr. per day of maintenance in a home, and 54 kr. per month for training in educational institutions (21 kr. in the case of pupils receiving only partial board).

The State subsidies amount to about 1,350,000 kr. a year.

6.—Hospitals for Contagious Diseases.

(Act of 19 June 1919)

Any person suffering from a contagious disease mentioned in the Act (plague, cholera, smallpox, typhus, typhoid fever, paratyphoid fever, scarlet fever, diphtheria, acute poliomyelitis, cerebro-spinal meningitis, encephalitis lethargica, dysentery) is entitled to free hospital treatment. No exception is made for foreigners.

The hospitals for contagious diseases are managed by the provincial authorities but receive State subsidies for (*a*) building purposes, not exceeding one-half of the actual cost of building, or more than 2,500 kr. per bed; and (*b*) 2 kr. a day for each patient receiving free treatment.

STATISTICS FOR 1930

Number of beds in hospitals for contagious diseases, on 31 December 1930	6,753
	kr.
State subsidy for 1930 (working expenses) ...	964,962
Expenditure :	
Provinces	1,720,365
Communes	1,333,883

7.—Homes for Incurables.

These homes are intended for persons affected by a chronic disease which does not entitle them to treatment in a hospital.

State subsidies are granted on condition that the fee for treatment does not exceed 1·50 kr. a day. The subsidy amounts to 90 öre per day per patient. A State subsidy may also be granted towards building expenses, but may not exceed one-half of the actual cost or 1,500 kr. per bed (1,000 kr. per bed in the case of a purchased building).

The amount of the State subsidy in 1930 was 583,929 kr.

8.—Institutions for the Treatment of Leprosy.

Lepers are treated free of charge in the State leper hospital. The State also grants relief to the families of lepers under treatment.

Number of inmates in 1930 : 11.

B.—NON-INSTITUTIONAL TREATMENT

1.—General Medical Treatment.

General medical treatment is given by medical officers at modest rates fixed by the Government (1 to 3 kr. for consultations and 3 to 5 kr. for visits).

In 1930, the number of civil medical officers (not including provincial, municipal and district supernumerary doctors) was 1,448.

A State subsidy equal to three-fifths of the medical fees plus travelling expenses is paid on behalf of patients resident in rural districts, whose income does not exceed 2,000 kr. and who do not own or work a farm of a taxable value of more than 10,000 kr. A State subsidy is also paid for doctors' attendance on members of the family and servants of such persons.

2.—Medical Assistance in Case of Venereal Disease.

Assistance of this kind, as well as the prescribed drugs and appliances, are free. Treatment is given by a medical officer whose expenses are refunded by the State. In towns of more than 20,000 inhabitants, it is given in polyclinics. The State bears the cost of this treatment for Swedish sailors left in a foreign port on account of venereal disease.

3.—Assistance in Maternity Cases.

(Act of 28 March 1928)

The country is divided into about 1,800 districts for this purpose in each of which a permanent midwife is appointed.

The State bears a part of the cost of her services. Other subsidies are granted by the provincial and municipal authorities. The fees can thus be fixed at very low rates.

4.—Public Assistance for the Sick.

(Royal Decree of 30 April 1930)

Assistance is given to sick persons in their home by district nurses employed by the provinces and communes. The State contributes towards the cost of these services.

C.—Statistics

Net expenditure of the State, the provinces and communes for medical assistance in 1930

	Institutional treatment	Non-institutional treatment	Total
	kr.	kr.	kr.
State	17,845,931	approx. 27,150,000 (per financial year)	approx. 45,000,000
Provinces	24,575,947	—	—
Communes	14,408,088	—	—
Total	56,829,966	—	—

III.—Schools for Defective Children

1.—Schools for the Blind.

(Act of 29 May 1896)

The education of blind children in a special State school is compulsory unless the parents themselves make adequate arrangements for their education. The curriculum includes elementary school work and the teaching of a trade.

For the purposes of the Act all children whose sight is so weak that they are unable to take part in ordinary school work are deemed to be blind.

The province, or in certain cases the town, concerned pays 400 kr. a year for each blind child admitted to a special school. The rest of the cost is met by the State.

Statistics for 1930

Number of institutions for the blind	3
Number of pupils	201

Expenditure

	kr.
State	176,750
Municipalities	80,400

2.—Schools for the Deaf and Dumb.

(Act of 29 May 1896)

The education of deaf and dumb children (including those whose deafness occurred after the complete development of the faculty of speech) in a special school is compulsory unless the parents themselves make adequate arrangements for their education. The country is divided into seven districts each with its own school. There is also an agricultural school and a handicraft school for deaf and dumb boys.

There is, in addition, a private continuation school for girls which is in receipt of a State subsidy. For children who have not reached school age, there are two small kindergartens or day nurseries, one of which is attached to a home.

The upkeep of these institutions is supported by the province concerned. The State pays a subsidy of 250 kr. a year for each child admitted to an institution (125 kr. if the child is maintained by its parents). The continuation school is supported partly by private donations.

STATISTICS FOR 1930

	District schools	Private school for girls	Kinder-gartens
Number of children in institutions	609	49	31

Expenditure

	District schools kr.	Private school for girls kr.	Kinder-gartens kr.
State...	140,968	23,667	1,975
Municipalities	1,140,472	83,900	20,936

3.—Schools for the Mentally Deficient.

(Royal Decree of 9 November 1922)

The State subsidises the special schools established by the local authorities for docile mentally deficient children.

In addition to such schools, there are a number of industrial homes which are intended to provide work for the mentally deficient.

State subsidies are also granted for the maintenance of mental defectives boarded out in private families.

Two educational institutions have been set up by the State for vicious mentally deficient children, one for boys and one for girls. Special asylums also exist.

The State subsidy amounts to 180–225 kr. per half-year for each child in an educational institution for docile mentally deficient children, and to 135–225 kr. per half-year for each person admitted to an industrial home. The remainder of the cost is met by the municipalities.

STATISTICS FOR 1930

	Institutions	Inmates
Schools for docile children	37	2,588
Industrial homes	40	
Institutions for vicious children	46	2,147

Expenditure

	kr.
State	1,781,518
Municipalities	1,766,720

4.—Homes for Epileptics.

(No legislation)

Four private institutions receive State subsidies.

IV.—Treatment of Inebriates

1.—Legal Provisions.

The treatment of inebriates is regulated by the Act of 30 June 1913, as amended by the Act of 12 June 1931, which came into operation on 1 July 1932.

According to the legislation now in force concerning the treatment of inebriates, the public authorities may take measures against any person addicted to drunkenness (1) who is a danger to the personal safety of others or to his own life; (2) who exposes his legal dependants to poverty or flagrant neglect, or grossly fails in his duties towards them; (3) who is a charge on the community, his family or any other person; (4) who is incapable of supporting himself; (5) whose conduct is a serious nuisance to his neighbours or other persons; or (6) who, during the two preceding years, has been convicted of drunkenness on three or more occasions.

The steps taken by the authorities to deal with inebriates are intended primarily to induce such persons by timely assistance to lead a sober and orderly life. The taking of these measures is entrusted to communal bodies called "temperance committees." If the measures taken by the committee have no result, it recommends the internment of the inebriate in question in an inebriates' home. No such internment can take place without the consent of the provincial governor. With regard to dangerous drunkards, however, internment in an inebriates' home may be recommended whether or not curative measures have first been tried. Any person addicted to drunkenness may apply for admission to an inebriates' home, but must in that case undertake to remain there for a certain length of time.

The public institutions for the treatment of drunkenness are either State institutions or organised by private societies, communes, and private or other persons; if recognised by the Government as public institutions, the latter receive State subsidies. There are also two private inebriates' homes subsidised by the State, in which the conditions of treatment are not regulated by the Act.

The entire cost of treatment of dangerous inebriates and of certain other classes of drunkards is borne by the State. For other

interned inebriates a sum of 50 öre per person per day is payable, while other charges may be made to meet the cost of treatment in case of sickness, travelling expenses, etc. Such expenditure is generally borne by the commune to which the person concerned belongs. All other expenditure is met by the State.

2.—Statistics.

Number of public institutions for the treatment of inebriates in 1930 ... 8

Expenditure (1930–1931)

	kr.
State	332,196
Provinces and communes, approx.	100,000

V.—Unemployment Relief

1.—Legal Basis.

Unemployment relief is regulated by the Royal Notification of 7 July 1922.

2.—Scope and Administration.

The grant of unemployment relief, which is not a legal right, depends on the examination of each individual case by the competent authority.

In principle, it is primarily for the commune in question to assist its unemployed. The State intervenes only if the commune cannot by itself cope with the unemployment problem.

Unemployment relief is administered by the municipal unemployment committees which are under the supervision of a central body called the State Unemployment Commission.

State unemployment relief is granted only to persons who :

(*a*) are at least 15 years of age;
(*b*) are capable of working in their trade;
(*c*) have not been in receipt of poor relief during the preceding six months;
(*d*) have applied to a public employment exchange for work;
(*e*) owing to involuntary unemployment of at least six working days, have been found in need of relief.

Certain occupations of a seasonal nature are excluded from relief.

Special agreements have been made with Denmark, Norway, Germany, Switzerland and Czechoslovakia, whereby unemployed citizens of these countries are entitled to unemployment relief in Sweden in return for similar treatment of Swedes by the Governments of the contracting States.

3.—Financial Resources and Benefits.

(a) *Cash benefits :* The State has tried to restrict this form of benefit to unemployed persons whom it has been impossible to employ on relief works. The cost of relief is borne equally by the State and by the communes. The State subsidy may not, however, exceed 1·50 kr. per day for a married couple, 1 kr. for any other person over

18 years, 60 öre for any other person over 15 years, and 30 öre per day for each child.

(b) *State relief works* are managed by the Unemployment Commission and financed entirely by the State.

(c) *Mixed State and communal relief works* are organised by the communes subject to the approval of the Unemployment Commission. The State subsidy amounts, as a rule, to 30–50 per cent. of the working expenses. In special cases, the Government is empowered to grant higher subsidies.

(d) *Vocational training courses* for the unemployed are subsidised by the State, which contributes towards the communal salaries paid to the teachers. The State is further empowered to meet up to 50 per cent. of the cost of unemployment relief granted to pupils.

The rates of *wages paid to persons employed on relief works* are based on conditions prevailing in the open market and are fixed at a certain percentage of an unskilled worker's wage in each district. In districts where this wage is at its highest, a reduction of 24 per cent. is made, the reduction being correspondingly less for districts where wages are lower.

4.—Statistics.

SUMMARY FOR 1930

		Number of persons relieved	State expenditure (in kr.)
Cash benefits, etc.	approx.	200[1]	103,892
Relief works	„	2,755[1]	4,141,132
Administrative expenses		—	276,856
Total		—	4,521,880

[1] Monthly average.

VI.—Poor Relief

1.—Legal Basis.

Poor relief is regulated by the Poor Relief Act of 14 June 1918, as amended on 13 June 1919, 30 June 1920, 20 May 1921, 9 June 1922, 6 and 20 June 1924, 23 April and 11 June 1926, 18 June 1927, 2 March 1928, 19 June and 19 September 1929.

2.—Scope.

The competent authorities are bound to grant poor relief to children under 16 years of age, and to persons who, owing to old age, infirmity, sickness or other causes, are unable to support themselves, lack the means for their support, and are unable to obtain other relief (compulsory poor relief). Poor relief may be granted voluntarily in other cases. Persons in receipt of poor relief are required to refund the sums received when in a position to do so.

3.—Administration.

Poor relief is administered by the communal authorities, who appoint a board of guardians.

4.—Financial Resources.

The cost of poor relief is met by the communes; a small part of the cost is however refunded by the province and the State.

5.—Beneficiaries.

Out-relief must be given whenever possible. If this form of relief is not suitable, the person in question must be boarded out in a private family or admitted to an institution (home for the aged, workhouse, etc.). Sick persons must be given treatment in special institutions.

Compulsory poor relief must include necessary maintenance, care and, in the case of children, education.

The form and amount of voluntary relief is fixed by the board of guardians.

5.—Statistics.

NUMBER OF PERSONS IN RECEIPT OF POOR RELIEF IN 1930

Homes for the aged ... ... / Other institutions for the poor	46,472
Workhouses	254
Lunatic asylums	13,869
Homes for incurables	1,452
Other institutions	34,170
Lodging houses (shelters)	3,031
Persons boarded out in families	6,710
Persons in receipt of out-relief	258,579
Persons otherwise assisted	13,699
Total	378,236

PUBLIC EXPENDITURE ON POOR RELIEF IN 1928

	kr.
State	(no figures available)
Provinces	7,911,130
Communes	82,617,304

VII.—Assistance for Seamen

A.—SHIPOWNERS' LIABILITY TOWARDS SICK OR INJURED SEAMEN

1.—Legal Basis.

Shipowners' liabilities are regulated by the Seamen's Act of 15 June 1922, as amended by the Act of 27 February 1925.

2.—Scope.

The legal provisions apply to all Swedish ships engaged in deep-sea or inland navigation irrespective of their tonnage. They cover all persons employed on board ship who have been engaged by the shipowner or master, whether or not belonging to the crew properly so called.

3.—Benefits.

The Act covers the risks of sickness, injury and death. The shipowner is liable for the care and medical treatment of an injured or sick seaman for the duration of his articles of agreement and for six weeks after their expiry (12 weeks if he is Swedish and cared for abroad). In the case of repatriated seamen, the shipowner's liability continues until the arrival of the seaman in Sweden. The liability to maintain seamen not treated in hospital is limited to the duration of the engagement except as regards the voyage of repatriation. In cases of venereal disease, the cost is borne by the State.

An injured or sick seaman is entitled to his wages throughout the duration of his engagement and, if he has been dismissed on account of sickness or injury, during a certain time after he has left the service of his employer, such period being three months for the master, two months for a ship's officer, and one month for other ratings.

The shipowner is freed from his obligations if the accident or sickness is due to serious negligence or has been concealed at the time of engagement. In such cases, the seaman is entitled to his wages during his period of service only.

If a seaman is sick or injured when landed, the shipowner must pay the cost of his repatriation to his home town, including maintenance during the journey.

The shipowner is responsible for the cost of burial of a seaman who dies during the period of his engagement, or while he is being treated at the expense of the shipowner. The shipowner's liability in this connection is not affected by serious negligence on the part of the seaman.

B.—Seamen's Pensions

1.—Legal Basis.

Seamen's non-contributory pensions are regulated by the Royal Decree of 29 January 1864.

2.—Scope.

These pensions are granted to seamen employed on deep-sea vessels who :

(*a*) have reached the age of 55 years;
(*b*) have been registered for 25 years with a Swedish seamen's registry office, for the greater part of which period they must have been employed on a Swedish foreign-going ship;
(*c*) have a certificate of good character.

The number of pensions is limited, and there must be a vacancy in the pension class in question. The granting of pensions is in the hands of the Mercantile Marine Pension Fund.

3.—Financial Resources.

The entire cost of pensions is borne by the State.

4.—Benefits.

The pensioners are divided into four classes, the first three classes comprising officers, and the fourth other ratings. Pensions amount to 240, 180, 150 and 135 kr. a year in the respective classes.

5.—Statistics.

Number of pensioners in 1930	... ...	2,221
Total amount of pensions in 1930	... ...	351,010 kr.

C.—Other Forms of Assistance for Seamen

The Royal Decree of 13 July 1911 regulates the other forms of assistance to seamen.

An annual allowance is paid to (*a*) seamen who owing to invalidity or old age cannot continue their employment at sea, and (*b*) widows and orphans of seamen. The person in question must be in necessitous circumstances.

Assistance takes the form of an annual allowance renewable every year, or of emergency relief. It is paid through the seamen's registry offices.

The cost of assistance is defrayed mainly by means of tonnage fees paid by the shipowners and registration fees paid by seamen on engagement. The registry offices also contribute towards the cost.

Statistics for 1930

Number of persons in receipt of annual allowances		5,683
Total amount of annual allowances	... ...	615,686 kr.
Total amount of emergency relief	... ...	44,015 kr.

FOURTH PART

HOUSING

During the depression of the years 1917–1922, the State afforded direct relief by granting subsidies for the construction of small dwellings, without requiring the payment of interest or a refund of the capital thus advanced. When the Loan Fund described below was established in 1920, it was co-ordinated with the subsidy system previously in force.

I.—The State Housing Loan Fund

Since 1920, a Royal Decree has been published every year. The provisions for 1930 are set forth in the Decree of 6 June 1929.

Loans may be granted to communes, associations, or private persons for the construction of dwellings in urban areas where there is a housing shortage. The buildings must be of a permanent nature,

and dwellings must not comprise more than three rooms and a kitchen, or four rooms and a kitchen in a one-family house. Tenants must be guaranteed permanent rights in one form or another.

Loans may not exceed one-half of the cost of building, not including the site, or exceed 8,000 kr. per dwelling. Mortgages deposited as security for loans must not exceed 75 per cent. (for some tenement houses in towns, 80 per cent.) of the value of the property, including the site. The assessed value of the building must be approved by the State Building Office.

Interest is fixed at 5 per cent. The redemption of loans is effected by the annual repayment of 6½ per cent. of the original amount, including interest.

The amounts available each year from the State Fund have gradually been reduced from 15,000,000 kr. in 1920 to 3,000,000 kr. in 1930 (1,000,000 kr. in 1931). These sums do not include administrative expenses.

When the State Loan Fund was wound up, it was thought desirable that another credit institution of a permanent character should be set up to carry on similar activities. At the same time it was decided to take steps to regulate in a general fashion the granting of loans on second mortgage on tenement houses. With these ends in view, the Swedish Housing Credit Fund was founded in 1930.

II.—The Swedish Housing Credit Fund

The activities of the Fund are regulated by the Royal Decree of 3 August 1929.

The State endowed the Fund with a working capital of 30,000,000 kr. in the form of 4½ per cent. State bonds.

The liabilities of the Fund must not exceed ten times the amount of the orginal capital. If any part of the original capital is drawn on, it must be repaid into the Fund in full within five years. The annual surplus is set aside to form a reserve fund to which the affiliated local co-operative credit societies contribute 0·10 per cent. of the total sums lent to them.

Loans are given only to recognised building societies, and must be redeemed within a period of not more than 40 years.

The Board of Directors consists of 7 to 9 members, of whom 2 are appointed by the King, the others being elected by a general meeting of delegates from the credit societies affiliated to the Fund.

The aim of the affiliated societies is to provide their members with loans for building purposes against security as prescribed by the Government. The members contribute 2 per cent. of the loans received towards a reserve fund. Loans must not exceed 75 per cent. of the value of the property as assessed for taxation.

III.—Urban Mortgage Bank of the Kingdom of Sweden

In view of its great importance in connection with house-building, attention must also be drawn to the Urban Mortgage Bank of the Kingdom of Sweden, which was founded in 1910. The aim of this

organisation is to grant loans on first mortgage up to a maximum of 50 per cent., and in certain cases 60 per cent., of the value of the property. The issue of loans is carried out through the Urban mortgage associations which are local organisations with joint liability for the loans granted. The State has provided the Bank with a working capital in the form of State bonds which in 1930 amounted to 80,000,000 kr. At that date the Fund's outstanding loans to affiliated associations amounted to 634,500,000 kr.

IV.—Statistics

TOTAL AMOUNT OF LOANS GRANTED

(up to end of 1930)

	kr.
State Housing Loan Fund	83,400,000
Swedish Housing Credit Fund[1]	13,500,000

[1] The fund began its operations in 1930.

NUMBER OF DWELLINGS (FLATS) BUILT IN 1930 IN 39 TOWNS

Total number of dwellings built	18,038
Including dwellings built without a view to profit ...	3,017
Number of the latter built by :	
The State	39
The communes	653
Building societies	1,966
Public utility societies, etc.	312
Industrial companies	7

2,897 of these 3,017 flats have from 1 to 3 rooms.

FIFTH PART

FAMILY ALLOWANCES

1.—Government Services.

The monthly allowance for each dependent child under 16 years is 4 (in some cases 5) kr. These allowances are granted to workers and clerks, as well as to senior officials.

2.—Private Industry.

Since 1921 family allowances have been abolished in private industry, and nowadays are rarely mentioned in collective agreements.

Statistical information is wanting.

SIXTH PART

HOLIDAYS WITH PAY

1.—Regulations.

Holidays with pay have long been granted under collective agreements in most branches of industry. About 80 per cent. of all Swedish industrial workers, and 90 per cent. of all salaried employees come under such provisions.

When the Labour Protection Act was amended in 1930, a new section (5) was inserted, which provides that workers who have been employed for a considerable time by the same employer or in the same undertaking for the period of one year without noteworthy interruption, shall be entitled to an annual holiday of at least 4 working days, and that this holiday shall as a rule be granted during the summer half-year, be continuous, and be joined to a Sunday or public holiday.

The length of the annual holiday for workers varies from 4 days to 2 weeks. A 4-day holiday is generally given in conjunction with the Midsummer holiday (24 June), which makes a break of one week.

The annual holidays granted to salaried employees vary from 14 to 30 working days.

2.—Statistics.

Number of officials and salaried employees in receipt of holidays with pay in 1930	approx.	400,000
Number of workers in receipt of holidays with pay in 1930	approx.	480,000

SWITZERLAND

SUMMARY

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FIRST PART

STATISTICS OF POPULATION

	1930	1920
I. Total (resident) population	4,066,400[1]	3,880,320
II. Persons engaged in economic activity (occupied population)	—	1,852,053
III. Persons not engaged in an independent occupation (employed persons)	—	1,308,403
Distributed over:		
(*a*) Mines and extractive industries	—	5,564
(*b*) Agriculture, cattle-raising, gardening, forestry, hunting and fishing	—	270,468
(*c*) Working-up raw materials	—	649,776
(*d*) Commerce, banking, insurance and hotels	—	154,865
(*e*) Means of communication and transport ...	—	87,401
(*f*) Public services and liberal professions ...	—	79,569
(*g*) Institutions	—	35,811
(*h*) Personal services	—	24,949

[1] The other figures for the Federal census of 1930 are not yet available. Certain important figures from the census of undertakings made in 1929 are given instead.

SUPPLEMENTARY STATISTICS OF PERSONS EMPLOYED IN UNDERTAKINGS ACCORDING TO THE CENSUS OF 22 AUGUST 1929

I. Total number of persons employed (excluding home workers) ...	1,260,864
II. Persons employed (excluding owners, tenant farmers and home workers)	1,085,653
Distributed over:	
(*a*) Mines and quarries...	6,426
(*b*) Industry and handicrafts	710,025
(*c*) Commerce	259,251
(*d*) Means of communication and transport...	79,828
(*e*) Other undertakings covered by the census	30,123
III. Home workers	37,560

SECOND PART

SOCIAL INSURANCE

I.—Workmen's Compensation

1.—Legal Basis.

Federal Act of 13 June 1911 concerning insurance against sickness and accidents (Part I), amended by the Federal Acts of 18 June 1915, 19 October 1920 and 29 June 1927. Order I of 25 March 1916, Order II of 3 December 1917, Order Ia of 20 August 1920, Order Ib of 8 December 1922, Order Ic of 8 November 1927 and Order III of 2 March 1928.

2.—Scope.

The insurance covers salaried employers and workers employed in Switzerland in industry, handicrafts, transport and navigation (restrictive list of undertakings covered).

3.—Administration.

The Swiss National Accident Insurance Fund is responsible for the application of compulsory insurance. It is an independent establishment working on the mutual aid principle and enjoying full legal personality. Its headquarters are in Lucerne and it has district branches.

4.—Financial Resources.

The cost of insurance against occupational accidents is borne entirely by the employers. The premiums vary according to the risk group to which the undertaking belongs and according to the danger of accidents in the work performed by the insured person.

The cost of insurance against non-occupational accidents is divided between the insured persons, who pay three-quarters and the public authorities (the Confederation), who pay one-quarter.

5.—Benefits.

The insurance covers the risks of occupational and non-occupational accidents.

The term "accident" is considered to include any disease solely or mainly due to the action of any substance the production or use of which is liable to cause serious diseases.

The substances which, within the meaning of the Act, may give rise to occupational diseases for which benefits are payable are the following :

Acetaldehyde, acetylene, acetylene tetrachloride (tetralin), acridine, quicklime, alkalies (potash lye, soda lye, caustic potash, caustic soda), alkaloids, formic acid (concentrated), ammonia, aniline and its homologues, arsenic and its compounds, benzidine, benzine (petroleum benzine), benzol (benzine or benzole), benzoylchloride and benzoylbromide, lead, lead compounds and alloys, manganese peroxide, tartar emetic, bromine, ethyl bromide, methyl bromide, calcium carbide, carbolic acid (phenol), quinine, preparations and derivatives of quinine, chlorine, ethyl chloride, chloroformic ester, chloride of lime (bleaching powder), methyl chloride, chloroform, chlorate of potash, chlorate of soda, sulphur chloride, chromium compounds, cyanogen and its compounds, cyanamide and calcium cyanamide, diamines, dianisidine, dimethyl sulphate, dinitrophenol, acetic acid (concentrated) acetic anhydride, fluorine compounds (silicon fluoride, hydrofluoric acid, hydro-fluosilicic acid, carbon tetrafluoride), formaldehyde, hydroxylamine (phenylhydroxylamine), iodine, ethyl iodide, methyl iodide, carbon monoxide, nitraniline, nitro- and chloronitro-compounds of benzene and its homologues, nitroglycerine, gaseous oxides of nitrogen, nitroso-diethyl-aniline, nitroso-dimethyl-aniline, nitrosocresol, nitrosophenol, methyl ether of paratoluenesulphonic acid, persulphates, phenylhydrazine, phosgene (carbonyl chloride), phosphorus (yellow modification), chlorides of phosphorus, phosphoretted hydrogen,

picric acid (trinitrophenol), mercury and its compounds, nitric acid, nitrites, hydrochloric acid, carbon disulphide, sulphide of soda, sulphuric acid, sulphuric anhydride, sulphurous acid, sulphuretted hydrogen, carbon tetrachloride, turpentine oil and turpentine substitutes, tar and its gases and oils, pitch, toluidine, toluene sulphochloride, trichlorethylene, chloride of tin, radium and its compounds, mercury amalgams, anthrax virus.

In case of accident or occupational disease, insured persons are entitled to benefits in kind and in cash.

(*a*) *Benefits in kind.*

These benefits comprise medical attendance and drugs, including curative treatment, the provision and renewal of the necessary appliances, attendance when necessary and free transport if required. The insurance institution may, instead of providing medical attendance and drugs at home, have the insured person treated in hospital.

(*b*) *Cash benefits to victims of accidents.*

1. *For temporary incapacity.*—An insured person who is temporarily unable to earn his living is entitled to a daily allowance equal to 80 per cent. of his wages (up to a maximum of 21 francs a day) from the third day following the accident and during the whole of the succeeding period of sickness.

2. *For permanent partial incapacity.*—An insured person who is permanently and partially disabled is entitled to a pension in proportion to the degree of incapacity.

3. *For permanent total incapacity.*—An insured person who is permanently and totally disabled is entitled to an invalidity pension fixed at 70 per cent. of his annual earnings (up to a maximum of 6,000 francs). If his infirmity is such that he must have constant attendance and other special care, the pension may be increased so long as that condition continues, but it may in no case exceed his total earnings.

(*c*) *Benefits to survivors in case of fatal accident.*

If the accident involves the death of the victim, his survivors, that is his widow (invalid widower) so long as she does not remarry, his legitimate, legally adopted or legitimised children up to the age of 16 years, his parents and grandparents during their lifetime, and his brothers and sisters up to the age of 16 years, are entitled to pensions.

1. *Widow or invalid widower.*—A widow or an invalid widower is entitled to a pension equal to 30 per cent. of the annual earnings of the deceased insured person.

2. *Orphans.*—Each legitimate child, even if born posthumously, is entitled to a pension equal to 15 per cent. of the annual earnings of the insured person, until the child has completed its sixteenth year. This

pension is increased to 25 per cent. in the case of orphans who have lost both parents.

Children who, at the time of the accident, had been legally adopted or legitimised are treated as legitimate children. The same is true of illegitimate children in respect of rights deriving from the death of their mother. The same also holds good in respect of rights deriving from the father of illegitimate children whose parentage has been established in a court of law, or who have been recognised by the insured person in a valid written statement.

3. *Other survivors.*—Ascendants in the direct line are entitled during their life (and brothers and sisters up to the age of 16 only) to a total pension of 20 per cent. of the annual earnings of the insured person.

The total survivors' pensions may not exceed 60 per cent. of the annual earnings of the deceased.

(*d*) *Funeral benefit.*

The principal fund also pays up to 40 francs towards funeral expenses.

6.—Statistics.

The number of insured persons for 1930 is not known.

INCOME AND EXPENDITURE FOR 1930

(francs)

(*a*) *Insurance against Occupational Accidents*

Number of accidents 168,427

INCOME		EXPENDITURE	
Employers' contributions	44,001,516	Cash benefits	27,222,515
Income from investments	11,081,461	Benefits in kind	9,945,672
Other income	170,313	Administrative expenses	3,559,549
		Other expenditure ...	44,831
Total	55,253,290	Total	40,772.567

(*b*) *Insurance against Non-Occupational Accidents*

Number of accidents 51,246

INCOME		EXPENDITURE	
Insured persons' contributions	11,266,226	Cash benefits	10,498,171
		Benefits in kind	3,993,782
Contribution of the public authorities	3,733,651	Administrative expenses	1,218,808
Income from investments	3,941,165	Other expenditure ...	6,269
Other income	807,363		
Total	19,748,405	Total	15,717,030

BALANCE SHEET AT 31 DECEMBER 1930

(francs)

ASSETS		LIABILITIES	
1. Cash in hand... ...	32,736	1. Working capital account	5,000,000
2. Postal cheque account	113,296	2. Reserve fund... ...	19,279,132
3. Securities	41,452	3. Outstanding accident account	8,000,000
4. Cash in bank... ...	8,022,066	4. Capital to cover pensions	254,508,000
5. Investments	293,038,041	5. Premium reserves ...	5,634,506
6. Furniture and fittings	1	6. Equalisation fund ...	7,300,000
7. Real property ...	3,409,446	7. Premiums to be refunded	1,365,029
8. Premiums to be collected	8,424,769	8. Premiums to be carried forward	8,639,044
9. Debit accounts ...	1,601,294	9. Relief fund	111,661
10. Pensions to be carried forward	1,232,838	10. Staff provident fund	9,609,813
11. Interest	3,471,992	11. Endowment for the building of houses...	37,828
12. New account... ...	246,712	12. Outstanding items ...	70,739
		13. Account for compulsory insurance against occupational accidents, carried forward to new account	78,891
Total	319,634,643	Total	319,634,643

II.—Sickness Insurance

1.—Legal Basis.

Federal Act of 13 June 1911 concerning insurance against sickness and accidents (Part I); Order I concerning sickness insurance, laying down rules for the recognition of sickness funds and the examination of their accounts, dated 7 July 1913, and Order II, laying down rules for reckoning Federal subsidies, dated 30 December 1913; Federal Orders of 3 July 1918, 20 December 1918, 14 February 1920, 21 December 1923 and 22 December 1927, concerning special Federal subsidies.

The Confederation encourages sickness insurance by granting subsidies to funds recognised by it. Any insurance fund complying with the provisions of the Act may obtain recognition. So far as the Confederation is concerned, insurance is optional, but within each canton the public authorities may make insurance compulsory either generally or for certain categories of persons, or again they may transfer these powers to the communes.

2.—Scope.

Any person domiciled within the territory of the Confederation may, in principle, become a member of a sickness fund if he satisfies the conditions laid down in the rules. In recognised funds Swiss citizens may not be treated less favourably than other insured persons. The funds are not permitted to discriminate between the sexes in admitting insured persons.

The cantons can at present be divided into four groups as regards compulsory insurance :

(*a*) *Cantons which have made sickness insurance compulsory for certain groups of the population :* Appenzell (Outer Rhodes), Appenzell (Inner Rhodes), Basle Town, Fribourg, Geneva, St. Gall, Thurgau, Vaud and Zug.

The cantons of Fribourg, Geneva and Vaud have made sickness insurance compulsory for school children.

(*b*) *Cantons which have delegated to the communes (or districts) the right to make insurance compulsory :* Berne, Grisons, Lucerne, Schaffhausen, Schwyz, Soleure, Ticino, Uri, Valais and Zurich.

Compulsory sickness insurance has been introduced by order of the communes (or districts), chiefly in the cantons of Grisons, Ticino, Soleure and Valais. The communes of the cantons of Soleure and Valais have made insurance compulsory for children or school children. In the cantons of Berne, Lucerne, Schaffhausen, Schwyz, Uri and Zurich compulsory sickness insurance has been introduced by a certain number of communes, including the city of Zurich.

(*c*) *Cantons which have made sickness insurance compulsory within their territory and have given the communes the right to extend the obligation to wider circles of the population:* Appenzell (Outer Rhodes), Fribourg, St. Gall and Thurgau.

(*d*) *Cantons which have not made use of the rights conferred upon them by the Federal Sickness Insurance Act.*—In the cantons not mentioned in (*a*), (*b*) and (*c*) above insurance is not compulsory either for the population in general or for that of the communes.

3.—Administration.

Sickness insurance under the Federal Sickness and Accident Insurance Act is administered solely by recognised funds, which may be private funds organised as associations or as co-operative societies, funds set up by institutions and public bodies (*e.g.*, funds set up by the communes for the insurance of their employees), and public funds set up by decision of the cantonal or communal authorites for any given group of persons.

4.—Financial Resources.

The resources of the funds comprise : the contributions of insured persons (active members); the contributions of passive members; Federal subsidies; cantonal subsidies; communal subsidies; regular subsidies or lump-sum payments by employers; gifts, legacies and interest.

The insured person's contribution is calculated on the average duration of sickness, which, for the population of Switzerland, is from 7 to 14 days a year, and on an estimate of the cost of medical treatment and drugs. The subsidies from the public authorities are in proportion to the number of insured persons. Apart from the ordinary subsidies, the Confederation grants a supplementary subsidy to sickness funds in sparsely populated mountain districts where communications are difficult; this supplementary subsidy may not exceed 7 francs per insured person per year.

The Federal Act also makes provision for the granting of subsidies to cantons or communes on behalf of institutions set up or subsidised by them for decreasing the cost of treatment in case of sickness or childbirth in mountain districts.

The Confederation also pays special subsidies to cantons and communes which make insurance compulsory for the whole population or for certain groups of persons, provided that they pay the whole or part of the contributions for indigent insured persons. These subsidies may not exceed one-third of the cantonal or communal expenditure.

5.—Benefits.

The benefits granted by the sickness funds may include : sickness benefit; the payment of the whole or part of the cost of medical attendance; the payment of the whole or part of the cost of drugs; the payment of the cost of a cure or treatment in a hospital; assistance to convalescents; nursing bonus; funeral benefit.

6.—Statistics.

Number of insured persons in 1930 : 1,640,482.

INCOME AND EXPENDITURE FOR 1930

(francs)

INCOME		EXPENDITURE	
Contributions of insured persons	50,970,763 254,058	Cash benefits :	
Employers' subsidies ...	1,222,619	(*a*) sickness	22,064,968
Contributions from the public authorities :		(*b*) maternity	2,061,863 377,311
(*a*) Confederation ...	8,839,871	Benefits in kind :	
(*b*) Cantons	2,547,786	(*a*) sickness	32,799,805
(*c*) Communes... ...	1,853,140	(*b*) maternity	1,093,899
Income from investments	2,922,902	Funeral benefit	555,546
Other income	2,703,632	Administrative expenses	5,948,537
		Other expenditure ...	2,828,964
Total	71,314,771	Total	67,730,893

TOTAL ASSETS AT 31 DECEMBER 1930

All recognised funds ... ... 68,517,822.35 francs

III.—Invalidity, Old-Age and Widows' and Orphans' Insurance

A.—FEDERAL LEGISLATION

The powers of the Confederation with regard to invalidity, old-age and widows' and orphans' insurance are based on an article of the Constitution (Article 34. *quater*). This Article, which was accepted by the nation (referendum of 6 December 1925), imposes on the Confederation the obligation to set up, subject to certain conditions, first of all old-age and survivors' insurance and, at some later date, invalidity insurance[1].

Since 1926 the revenue from the tobacco duties has been used, in accordance with the Article of the Constitution referred to above, to

[1] An Act of 17 June 1931 for the application of old-age and survivors' insurance was rejected by a referendum on 6 December 1931. Nevertheless the Article of the Constitution remains in force.

establish a fund for old-age and widows' and orphans' insurance. On 31 December 1930 the amount accumulated in that fund was 125 million francs.

B.—CANTONAL LEGISLATION

Canton of Glarus

Compulsory Invalidity and Old-Age Insurance

1.—Legal Basis.

Invalidity and old-age insurance was established by the Cantonal Act of 7 May 1916, amended by the Order of 3 May 1925.

2.—Scope.

Insurance is compulsory for every person between the ages of 17 and 50 having a legal domicile within the territory of the canton. Insurance does not extend to persons who are disabled or become disabled during the first five years.

3.—Administration.

Compulsory insurance is administered by the public invalidity and old-age insurance fund set up by the cantonal authorities.

4.—Financial Resources.

The cost of insurance is met by an annual contribution from the insured persons (6 francs a year), an annual lump-sum subsidy from the public authorities (85,000 francs), and a contribution from the communes of 1 franc per insured person per year.

5.—Benefits.

The insurance covers the risks of old age and invalidity.

(*a*) *Invalidity.*

The right to an invalidity pension is acquired after a qualifying period of five years. The amount of the pension varies from 150 to 300 francs.

(*b*) *Old age.*

The right to an old-age pension is acquired at the age of 65. The annual pension varies from 150 to 300 francs.

6.—Statistics.

Number of insured persons in 1930 : 19,396.

Income and Expenditure for 1930

(francs)

Income		Expenditure	
Insured persons' contributions	116,878	Invalidity pensions ...	39,843
Cantonal contributions ...	162,746	Old-age pensions[1] ...	—
Communal contributions	33,834	Other expenditure ...	295
Income from investments	306,610		
Other income	5,871		
Total	625,939	Total	40,138

[1] No old-age pensions were paid during the period under consideration.

Canton of Appenzell (Outer Rhodes)

Compulsory Old-Age Insurance

1.—Legal Basis.

Compulsory insurance was introduced by the Act of 26 April 1925, supplemented by the Order of 24 November 1925.

2.—Scope.

Insurance is compulsory for all persons between the ages of 18 and 64 having their legal domicile in the territory of the canton.

3.—Administration.

Compulsory insurance is administered by the public old-age insurance fund set up by the cantonal authorities.

4.—Financial Resources.

The cost of the insurance is covered by annual contributions from the insured persons (10 francs a head), an annual subsidy from the canton (1.50 francs per insured person) and an annual subsidy from the communes (0.50 franc per insured person).

5.—Benefits.

The insurance covers the risk of old age and also provides that the widow and children who are under age may obtain a refund of the contributions paid (without interest) in the event of the premature death of an insured person. The pensionable age is sixty-five. The amount of the pension varies according to the age of entry into insurance, the age of the pensioner and the sex of the pensioner.

	Men frs.	Women frs.
Minimum benefits	200	150
Maximum benefits	400	300

The benefits are considerably lower in the case of insured persons who were over the age of 40 years when the Act came into force.

6.—Statistics.

Number of insured persons in 1930: 28,199.

Income and Expenditure for 1930

(francs)

Income		Expenditure	
Insured persons' contributions	272,812	Old-age pensions[1] ...	—
Cantonal contributions ...	347,214	Administrative expenses	8,212
Communal contributions	27,677	Other expenditure ...	16,944
Income from investments	310,450		
Total	958,153	Total	25,156

[1] The year 1930 was the fifth and last year of the qualifying period, during which no pensions were paid.

C.—COLLECTIVE INSURANCE FOR THE STAFFS OF CERTAIN UNDERTAKINGS

In the absence of social insurance legislation against invalidity, old age and death, a number of private employers have recognised the desirability of protecting their staffs against these risks. In the case of undertakings with a large number of workers the insurance is generally administered by works funds, some of which have the legal status of associations, others of co-operative societies. Sometimes, more especially when the employers have made themselves responsible for practically the whole cost of insurance, these institutions take the form of trust funds.

Collective insurance for the staffs of undertakings is also practised by private life insurance companies in the form of group insurance under conditions determined by agreement between representatives of the undertaking and the staff on the one hand, and representatives of the insurance company on the other. Although group insurance may be carried out through private companies which may be commercial in character, the accounts for the collective insurance of the staffs of undertakings are kept separately and the scheme has a definitely social character.

The resources for collective insurance for the staffs of undertakings, whether administered by a private fund or by an insurance company, generally comprise employers' contributions, contributions from the insured persons, and income from investments.

The risks covered are generally invalidity, old age and death, but quite a number of institutions also provide for benefits in the case of loss of employment. In works funds the benefits normally take the form of pensions, but the agreements entered into with private insurance companies quite often make provision for lump-sum benefits.

Statistics.

Number of insured persons in 1925[1]: 114,041.

INCOME AND EXPENDITURE FOR 1925

(francs)

INCOME		EXPENDITURE	
Ordinary contributions from insured persons ...	8,172,466	Benefits:	
Ordinary contributions from employers ...	13,145,835	(*a*) lump sums... ...	1,729,000
Payments in respect of wage increments and entrance fees	2,144,369	(*b*) pensions	9,769,001
Special payments by employers to constitute the necessary capital reserve	9,743,180	Other benefits	432,672
Income from investments	20,753,694	Administrative expenses	83,346
Other income	802,719	Other expenditure ...	385,589
Total	54,762,263	Total	12,399,608

Capital to meet the obligations of the insurance institutions: 436,696,340 francs.

[1] As no fresh enquiry has been possible, only the figures from enquiries carried out in 1925 can be given.

D.—CANTONAL LIFE ASSURANCE

Canton of Neuchatel

Subsidised Life Assurance

1.—Legal Basis.

Act of 29 March 1898 for the creation of a cantonal insurance fund; Act of 15 May 1906 concerning the working of that institution.

2.—Scope.

All persons domiciled in the canton are entitled to become insured voluntarily with the cantonal fund. Citizens of Neuchatel domiciled outside the canton can purchase annuities.

3.—Administration.

The cantonal fund, subsidised by the State, works strictly on the principle of mutual aid. It practises under the most favourable possible conditions various forms of life assurance with or without medical examination, and it also tries to encourage thrift by offering a sound organisation for that purpose.

4.—Financial Resources.

The cantonal insurance fund obtains its resources from the insured persons' premiums and State subsidies. The premiums payable by the insured persons depend on the age of entrance. The State meets all the administrative expenses of the fund, including the cost of medical examination of insured persons. It also covers the cost of any increase in the risk resulting from the admission, without increased premiums, of insured persons whose health is below normal. The State further pays a fraction of the annual premium of any person becoming insured between the ages of 18 and 39 years.

5.—Benefits.

The fund covers the risks of old age and death by various forms of life assurance (mixed life assurance, assurance with premiums paid for life or for a fixed term, annuity assurance, etc.).

A mixed life assurance policy can be obtained only after medical examination, but the fund also admits persons whose health is below normal. Such persons must complete a qualifying period of three years. If they die within that period, the premiums paid by them are refunded to their survivors.

The capital sum insured may not be less than 100 francs or more than 10,000 francs, and the annuity insured may not exceed 300 francs a month.

6.—Statistics.

Number of insured persons in 1930 ...		19,765
Capital insured	frs.	20,976,551
Annuities insured	,,	833,587

INCOME AND EXPENDITURE FOR 1930

(francs)

INCOME		EXPENDITURE	
Insured persons' premiums	1,177,567	Payments to insured persons	1,199,310
State subsidy	20,000	Administrative expenses	97,649
Income from investments	686,122	Agents' expenses and commissions	34,954
Other income	215,062	Other expenditure ...	36,678
		Amortisation	50,787
Total	2,098,751	Total	1,419,378

BALANCE SHEET AT 31 DECEMBER 1930

(francs)

ASSETS		LIABILITIES	
Cash in hand	20,441	Actuarial reserve for current risks	13,122,068
Public funds	11,796,500	Reserve for annuities to be settled	79,029
Mortgage credits	2,184,576	Reserve for premium receipt books	6,826
Real property	160,000	Guarantee fund	865,000
Loans on policies... ...	285,901	Fund for distribution to insured persons ...	342,011
Cantonal Bank	66,975	Reserve and provident fund	273,363
Debtor correspondents ...	44,106	Relief fund	6,000
Premiums due on 31 Dec. 1930	14,536	Creditor correspondents...	3,596
Furniture and fittings ...	1		
Interest due	124,857		
Total	14,697,893	Total	14,697,893

CANTON OF VAUD

Subsidised Life Assurance

1.—Legal Basis.

Act of 2 March 1907 for the creation of the Pension Fund of the canton of Vaud.

2.—Scope.

Any person domiciled in the canton or any citizen of Vaud living outside the canton may become a member of the fund with a view to obtaining a pension falling due between the ages of 50 and 65.

3.—Administration.

The pension fund of the canton of Vaud is an independent insurance institution subsidised by the State and working strictly on the mutual aid principle.

4.—Financial Resources.

The resources of the fund comprise the premiums due by the insured persons and the subsidies paid by the State. The premiums are fixed in accordance with the age of entry into insurance.

The State pays the administrative expenses by means of a fixed allowance equal to 4 per cent. of the payments made under the system of repayable or alienated contributions.

Mutual aid institutions whose work is directly connected with the operations of the cantonal fund also receive a State subsidy to cover the cost of collecting premiums.

The State further participates in the constitution of old-age pensions by paying a premium on behalf of every person in respect of whom not less than 6 francs have been paid in the course of the year. The annual premiums thus paid by the State vary as follows :—

6	frs.	in	respect	of	individual	payments	from 6 to 11.99	frs.
8	,,	,,	,,	,,			12 ,, 23.99	,,
10	,,	,,	,,	,,			24 ,, 71.99	,,
12	,,	,,	,,	,,			72 ,, 120	,,

5.—Benefits.

The insurance covers principally the risk of old age and subsidiarily the risks of invalidity and death.

The old-age pensions are constituted by the payments made by insured persons and the premiums granted by the State. Payments by insured persons are voluntary and may be made at any time. The insurance may follow the principle of repayable contributions or that of alienated contributions. Any insured person who is disabled prematurely may request the immediate payment of a pension corresponding to his age and the premiums paid. The amount of the pension is definitely fixed at the end of every year for all payments made during the year on the basis of the rates in force at the date of payment.

No pension may exceed 3,000 francs a year.

6.—Statistics.

Number of depositors (insured persons) in 1930 : 28,563.

INCOME AND EXPENDITURE FOR 1930

(francs)

INCOME		EXPENDITURE	
Payments by insured persons	607,085	Pensions paid	70,363
State subsidies	193,983	Capital refunded	14,298
Income from investments	649,665	Administrative expenses[1]	—
Other income	28,516	Other expenditure	21,683
Total	1,479,249	Total	106,344

[1] The administrative expenses which are borne by the State amounted to 38,507 frs. in 1930.

BALANCE SHEET AT 31 DECEMBER 1930

(francs)

ASSETS		LIABILITIES	
On deposit with the *Crédit foncier vaudois*	14,002,147	Pension fund	12,008,161
Interest due	157,757	Fund for contingent payments	81,298
Current accounts	509,685	Reserve fund	296,365
Cash in hand	30,414	Invalidity fund	1,533,196
Postal cheques	6,305	Reserve to meet differences in rates	500,000
		Credit current accounts	287,288
Total	14,706,308	Total	14,706,308

IV.—Unemployment Insurance

Unemployment insurance is regulated by Federal legislation and cantonal legislation.

The purpose of Federal legislation is to encourage the spread of unemployment insurance by subsidising institutions which comply with certain provisions.

Cantonal legislation comprises the various laws enacted by the cantons with a view to the application of unemployment insurance.

1.—Survey of Legislation.

A. *Federal Legislation*

The activity of the Confederation in the field of unemployment insurance is based on the Act of 17 October 1924.

The subsidies prescribed by this Act are granted only to funds recognised by the Confederation. These funds must not be carried on for profit or for any purpose other than the relief of unemployment; they must have their own books and accounts and guarantee that their moneys are administered in due form. The rules of the funds must also contain definite regulations concerning the contributions payable by insured persons and the benefits granted. The Act fixes no minimum benefits, but it provides that the benefit to be paid to unemployed members shall not exceed 60 per cent. of their normal earnings. Persons who have no dependants for whose maintenance they are responsible are granted 10 per cent. less than those who have such responsibilities. Unemployment insurance must be restricted to workers who are fit and willing to work but are prevented through lack of employment. Consequently unemployment benefit is paid only to insured persons who have become unemployed through no fault of their own and have been unable to find other work. The insured person is therefore obliged to produce a statement from his last employer certifying the reasons for his unemployment, and he must also register with a public employment exchange. In the case of certain trades the competent Federal authorities may recognise registration with a trade employment exchange. Benefit can be claimed only by insured persons who have been members of the fund for 180 days and have regularly paid their contributions. The claim cannot be made until three days after registration with the public employment exchange. When unemployment is the result of a collective labour dispute, no benefit can be paid during the dispute or for 30 days thereafter. The right to benefit lapses after 90 days during any period of 360 days, but in the case of prolonged trade depression the Federal Council may extend this period. In accordance with the Act the rules of the funds must prescribe that no benefit shall be paid to persons who have not accepted suitable employment, who fail to comply with the regulations regarding supervision, or who, in any way try to procure benefit unlawfully. Unemployment insurance funds are entitled under certain conditions to grant benefits to persons working short time.

The Federal subsidy is in proportion to the amount of the daily benefits paid by the funds under their rules. It is equal to 40 per

cent. of these benefits in the case of public funds and joint funds (managed jointly by employers and workers) and 30 per cent. in the case of trade union funds. During a period of depression the Federal Assembly may increase the rate by not more than 10 per cent. The subsidy is paid to funds after examination of the annual balance sheet. The authority responsible for supervision is entitled to inspect the accounts at any time. The Act further contains provisions for guaranteeing that the subsidies are used in a reasonable manner. The Federal Council is empowered to issue orders prescribing conditions concerning free transfer from one fund to another, minimum membership, etc.

Under the Federal Act aliens domiciled in Switzerland are treated in the same way as nationals, but section 11, paragraph 2, prescribes that the Federal Council may refuse or reduce the subsidy in respect of aliens whose country of origin treats Swiss nationals less favourably in respect of unemployment relief than its own nationals, or aliens in whose country of origin there is no equivalent system of unemployment relief. Any agreement entered into by Switzerland with another State guaranteeing to the citizens of that State the same treatment in respect of unemployment insurance as is granted to Swiss citizens is binding on every fund. Up to the end of 1930 Switzerland had entered into agreements guaranteeing equality of treatment in respect of unemployment insurance with the following States: Germany, Austria, Denmark, Italy, Poland, Czechoslovakia, the Netherlands, Great Britain and the Irish Free State. At the same date the Federal Council had issued two Orders under the Act: the first dated 9 April 1925 and the second 20 December 1929. The latter Order, which came into force on 1 January 1930 lays down a certain number of new principles which were felt to be indispensable. The minimum number of insured persons in any fund has been fixed at 200, whereas formerly there was no limit. In order to enable funds which did not reach this number to increase their membership, a transitional period was prescribed, which expired on 1 January 1932. The new Order also lays down the principle that an insured person who withdraws from a fund may retain his insured status for one year from that date, and it revises the older regulations concerning free transfer from one fund to another.

B. *Cantonal Legislation.*

In accordance with the intention of the Federal legislation, the cantons began immediately after the promulgation of the Federal Act to encourage the development of unemployment insurance. Of the twenty-five cantons in the Confederation practically all had issued regulations concerning unemployment insurance by the end of 1930. The only exceptions were the cantons of Upper and Lower Unterwalden, where the population is almost entirely engaged in agriculture.

Although the legal position with regard to unemployment insurance differs considerably from one canton to another, they may be classified into three groups as follows:

(*a*) cantons which have made insurance compulsory for a section of the population and have set up a public cantonal fund, subsidised by the canton like private funds;

(*b*) cantons which subsidise funds and empower the communes to make insurance compulsory in their respective areas;

(*c*) cantons which subsidise unemployment insurance funds either in virtue of legislation or by periodical decisions.

(*a*) *Cantons which have made insurance compulsory for a section of the population and have set up a public cantonal fund, subsidised by the canton, like private funds.*

Canton of Basle (Rural).—Until the end of 1930 the Grand Council annually voted the credits required to subsidise the unemployment fund of the Union of Employers and Workers in the Basle silk ribbon industry and the fund of the Swiss Association of Textile Workers. The subsidy was equal to 30 per cent. of the unemployment benefits paid to men and women workers in the silk ribbon industry, and was shared equally between the State and the communes.

It should be noted that on 23 June 1930 the Grand Council adopted an Unemployment Insurance Act to come into force on 1 January 1931.

Canton of Basle Town.—Unemployment insurance was established by the Act of 11 February 1926, amended on 27 January 1927. Every person of 16 years or over regularly employed in the service of another person is, as a general rule, liable to insurance if domiciled in the Canton for one year and employed for not less than 180 days. Persons in certain occupations (domestic servants, home workers, pedlars, commercial travellers, etc.) and those whose income exceeds a limit laid down in the Act are exempt.

A cantonal fund established in 1906 and reorganised in 1926 has for its chief purpose the work of administering compulsory insurance. The State pays to it a subsidy equal to 45 per cent. of the benefits paid. Any deficit is met by a special subsidy. Employers pay a contribution of $1\frac{1}{2}$ per mille of the earnings of their workers who are liable to compulsory insurance. This contribution is paid into the cantonal emergency fund. Private funds also receive a subsidy of 45 per cent. of the benefits paid.

Canton of Geneva.—In accordance with the Act of 25 September 1925 the State pays 40 per cent. of the unemployment benefits paid to insured persons domiciled in the canton. On 27 September 1930 the Grand Council adopted a new Act making insurance compulsory; this Act came into force on 1 February 1932.

Canton of Glarus.—The Act of 3 May 1925, which came into force on 1 January 1926, made insurance compulsory for all workers employed in undertakings covered by the Federal Factory Act. This obligation may be extended by decision of the Grand Council to workers employed in undertakings covered by the Cantonal Workers' Protection Act.

The Canton of Glarus has set up a cantonal fund which obtains its resources from insured persons' contributions, employers' contributions (2 per mille of the wages of workers liable to compulsory insurance), Federal subsidies (40 per cent.) and cantonal subsidies (30 per cent.). The State grants a subsidy of 30 per cent. to private

funds recognised by the Federal authorities. It also refunds 50 per cent. of the administrative expenses of the joint funds.

Canton of Neuchatel.—The Act of 17 May 1926 provides that any person of Swiss origin normally employed for remuneration by one or more employers and domiciled in the canton for not less than one year is liable to unemployment insurance if he is between the ages of 16 and 60. Persons whose capital or income exceeds a certain figure, apprentices and certain categories of employed persons (officials, domestic employees, agricultural labourers, seasonal workers, etc.) are exempt from this obligation.

In conformity with the Act, the State Council set up a cantonal fund to which it refunds 20 per cent. of the insurance benefits paid. If the Federal Assembly temporarily raises its rate of subsidy, the State subsidy is increased to 25 per cent. of the unemployment benefits. The joint funds receive a subsidy of 20 per cent. and trade union funds receive 15 per cent. If the Confederation temporarily raises its rate of subsidy, the State subsidy is increased by an amount equal to one-half the supplementary Federal subsidy. Employers are bound to contribute to unemployment insurance, paying an annual contribution of six francs in respect of every worker liable to insurance.

Canton of Schaffhausen.—The Act of 9 July 1928 makes insurance compulsory between the ages of 18 and 60 for every person domiciled for six months in the Canton of Schaffhausen and employed there. Exemptions are granted to persons belonging to certain occupations (officials, domestic employees, home workers, commercial travellers, hawkers, etc.) and to persons possessing a certain capital or income.

The cantonal fund set up in accordance with the above Act receives from employers a contribution of 2 per mille of the wages of their insured workers. Public funds and private funds receive from the State an annual contribution of two francs for each insured person. The communes also pay an annual contribution of one franc for each insured person. The State grants to private funds a subsidy equal to 60 per cent. of the Federal subsidy.

Canton of Soleure.—Unemployment insurance was introduced by the Act of 31 October 1926, which made insurance compulsory for all persons between the ages of 16 and 65 years domiciled in the canton and normally employed there. Exemptions are provided for persons in certain occupations (domestic servants, home workers, officials, etc.) and for persons with a certain capital or income.

The cantonal fund receives a State subsidy equal to 25 per cent. of the benefits it pays. Private funds receive the same subsidy, which may be increased by 10 per cent.

Canton of Uri.—The Act of 6 May 1928, which came into force on 1 July 1929, makes insurance compulsory for all workers between the ages of 17 and 65 working in an undertaking in the canton which is covered by the Federal Factory Act. The Grand Council may extend compulsory insurance to workers in other undertakings.

A public cantonal fund was set up for the special purpose of administering compulsory insurance. Its resources comprise contributions from insured persons, contributions from the employers (six

francs per worker per year) and Federal (40 per cent.) and cantonal (20 per cent.) subsidies. The communes must pay a share of the subsidy paid by the State. During times of depression the rate of the cantonal subsidy may be increased to 30 per cent. Private funds recognised by the Confederation (joint or trade union funds) also receive a subsidy equal to 20 per cent. of the benefits paid to insured persons living in the canton who have worked in an undertaking in the territory of the canton.

Canton of Zug.—Unemployment insurance was introduced by the Act of 13 October 1927, which makes it compulsory for all workers between the ages of 16 and 65 years employed in an undertaking covered by the Federal Factory Act. Persons whose annual income exceeds 6,000 francs or whose capital exceeds 40,000 francs are exempt.

The State has set up a public fund to deal with compulsory insurance and grants it a subsidy equal to 20 per cent. of the benefits paid. This subsidy may be raised to 30 per cent. during times of depression. The State also meets any deficit which may exist after the reserve fund has been exhausted. The fund collects a contribution of six francs per worker per year. Private funds normally receive a cantonal subsidy of 20 per cent. of the benefits paid under the rules.

(*b*) *Cantons which subsidise funds and empower the communes to make insurance compulsory in their respective areas.*

Canton of Appenzell (Outer Rhodes).—In accordance with the Act of 25 April 1926, the State pays to public funds recognised by the Confederation and also to private funds a subsidy of not less than 25 per cent. and not more than 35 per cent. of the benefits paid. Sixteen communes have set up public funds, but none of them has made insurance compulsory.

Canton of Fribourg.—Under the Act of 13 November 1928 the State grants a subsidy equal to 30 per cent. of the benefits paid by public or joint funds and 15 per cent. of the benefits paid by trade union funds. Up to the end of 1930 none of the communes had made insurance compulsory.

Canton of Lucerne.—The Act of 25 November 1929 guarantees to public and private funds recognised by the public authorities a subsidy equal to 20 per cent. of the benefits paid. At the same time it is compulsory for the communes to pay to the funds a subsidy of not less than 10 per cent. Employers must pay 0.25 fr. a month to the cantonal emergency fund in respect of every worker insured with a public fund. By the end of 1930 two communes, those of Lucerne and Emmen, had set up public funds and introduced compulsory insurance.

Canton of St. Gall.—The Act of 17 November 1925 provides that the State must refund to communal funds 50 per cent. of their expenses for the past year, after deducting subsidies granted to them by the Confederation or from the unemployment fund, entrance fees, members' contributions and interest on capital for the current year. The subsidies granted to private funds are equal to 20 per cent. of the benefits.

Canton of Ticino.—The Act of 25 November 1929 guarantees to public and private funds recognised by the authorities a subsidy equal to 10 per cent. of insurance benefits. During times of depression the subsidy may be temporarily increased to 15 per cent. Up to the end of 1930 none of the communes had made insurance compulsory or instituted public funds.

Canton of Valais.—The Act of 11 January 1928 guarantees to public and joint funds a subsidy equal to 30 per cent. of the benefits and to trade union funds a subsidy equal to 10 per cent. of the benefits. By the end of 1930 no communes had set up public funds or introduced compulsory insurance.

Canton of Vaud.—Under the Act of 27 November 1928 the State pays to public and joint funds a subsidy equal to 20 per cent. of the benefits paid and to trade union funds a subsidy equal to 15 per cent. The commune of Vevey is the only one which has set up a public fund; no commune has introduced compulsory insurance.

Canton of Zurich.—In accordance with the Act of 30 January 1928 the Canton of Zurich encourages the development of unemployment insurance by paying a uniform subsidy to public and private funds equal to 25 per cent. of the benefits paid.

The communes are empowered to grant subsidies to recognised funds and in so doing they must treat all funds equally. At the end of 1930 two large communes, the municipalities of Zurich and Winterthur, had set up communal funds and some 20 other communes were paying subsidies. At that date none of the communes had made insurance compulsory.

c) *Cantons which subsidise funds either in virtue of legislation or by periodical decisions.*

Canton of Appenzell (Inner Rhodes).—In accordance with an Order of 27 December 1927 the Canton refunds to unemployment insurance funds 20 per cent. of the benefits paid, provided that one-half of the subsidy is returned to it by the poor relief fund.

Canton of Aargau.—The State subsidises unemployment insurance funds in accordance with a provisional Decree adopted by the Grand Council on 4 November 1926. The subsidy is equal to 20 per cent. of the benefits.

Canton of Berne.—Unemployment insurance is governed by the Act of 9 May 1926, according to which the State pays to public and private funds a subsidy equal to 10 per cent. of the benefits, which may be increased by a further 10 per cent. during periods of depression. The commune of domicile of the insured persons must pay to funds which are subsidised by the Canton a subsidy of not less than 10 per cent. of the benefits. Several communes pay a higher rate of subsidy. About 20 communes have set up public funds and some of them have made insurance compulsory[1].

[1] The Act of 9 May 1926 was repealed by a new Act of 6 December 1931.

Canton of Grisons.—By a Decree of 27 May 1927 the State pays to unemployment insurance funds an annual subsidy equal to that paid by the Confederation but not exceeding a total of 20,000 francs.

Canton of Thurgau.—The State votes in its budget subsidies to unemployment funds. On 30 December 1930 the Grand Council passed an Act, later approved by referendum, which makes provision for compulsory insurance, for the creation of a cantonal fund and for a regular subsidy equal to 30 per cent. of the benefits paid by private funds.

Canton of Schwyz.—By an Order of 28 December 1928 the Canton pays to public and private funds a subsidy equal to 20 per cent. of the benefits.

2.—Statistics.

Number of funds (public, joint and trade union) in 1930 ...	181
Number of insured persons in 1930	323,800

INCOME AND EXPENDITURE FOR 1930.

(francs)

INCOME		EXPENDITURE	
Federal subsidies... ...	6,425,000	Benefits paid by the funds	16,734,537
Cantonal and communal subsidies	6,975,000[1]		
Insured persons' contributions	4,628,517		
Employers' contributions	508,972		
Other income	- -[2]		
Total	18,537,489	Total	16,734,537

[1] Estimate.
[2] No information is available.

V.—Subsidised Benefit Schemes for Staffs of Public Undertakings

A.—SICKNESS, INVALIDITY, OLD-AGE AND WIDOWS' AND ORPHANS' INSURANCE FOR THE STAFF OF THE FEDERAL RAILWAYS

1.—Legal Basis.

This insurance scheme is based on the provisions of Federal legislation concerning the acquisition, working and administrative organisation of the railways on behalf of the Confederation, and more especially on the Act of 15 October 1897.

2.—Scope.

Insurance is compulsory for the whole staff (salaried employees and workers) of the Federal railways.

3.—Administration.

The insurance scheme is administered by a single institution, the Staff Pension and Welfare Fund of the Federal railways. This

institution is part of the general administration of the Federal railways, but has a separate account. The various categories of the staff are directly represented.

4.—Financial Resources.

The resources of the Fund are supplied jointly and as required by the administration of the Federal railways and the insured persons. Its ordinary resources also include interest on investments.

The Federal railways pay an ordinary annual contribution at present equal to 14 per cent. of the annual remuneration (as assessed for insurance purposes) of the insured persons. This contribution will be increased to 15 per cent. as from the beginning of 1934. The Federal railways make a further contribution equal to five monthly instalments of any increment in wages, as well as certain exceptional payments. They are also entirely responsible for the administrative expenses and for any deficit which may occur. The administration of the Federal railways guarantees the obligations undertaken by the Fund towards its members.

The insured persons pay an annual contribution of 5 or 6¼ per cent. (5¼, 6¼ or 6½ per cent. in the case of train staff) of their annual earnings as assessed for insurance purposes and a further contribution equal to four or five monthly instalments of any increment in earnings.

The Fund also receives any disciplinary fines inflicted on insured officials, employees or workers, any sums obtained by the sale of lost property which remains unclaimed, and any gifts or legacies.

5.—Benefits.

The Fund insures the staff of the Federal railways against the economic consequences of sickness, invalidity, old age, death, or loss of employment. The cash benefits in the case of sickness are granted temporarily as required. Pensions are paid to disabled persons, old persons and surviving dependants.

In the case of loss of employment or death before a certain period of service has been completed, a lump sum is paid. No provision is made for benefits in kind.

6.—Statistics.

Number of insured persons in 1930 : 33,985.

INCOME AND EXPENDITURE FOR 1930

(francs)

INCOME		EXPENDITURE	
Insured persons' contributions	11,277,838	Sickness benefit	772,086
	126,027	Invalidity, old-age and survivors' pensions	37,976,219
Contribution from the Federal railways	25,070,433	Relief	84,211
	242,455	Lump-sum benefits	70,688
Income from investments	14,004,404	Expenditure of the Savings Deposits Account	283,190
Special receipts	1,865,120	Expenditure of the Relief Fund Account	299,533
Income from the Savings Deposits Account	24,251	Other expenditure	430,028
Income of the Relief Fund Account	261,816		
Other income	193,536		
Total	53,065,880	Total	39,915,955

BALANCE SHEET AT 31 DECEMBER, 1930

(francs)

ASSETS		LIABILITIES	
1. Holdings (securities, mortgage loans and cash)...	302,435,513	1. Actuarial reserves required	623,770,984
2. Credit interest not yet due	190,838	2. Savings deposits ...	654,415
3. Increase of reserves required at 31 December 1930	322,382,614	3. Relief Fund	583,566
Total	625,008,965	Total	625,008,965

B.—SICKNESS, INVALIDITY, OLD-AGE AND WIDOWS' AND ORPHANS' INSURANCE FOR THE STAFFS OF TRANSPORT UNDERTAKINGS HOLDING CONCESSIONS

1.—Legal Basis.

Private transport undertakings holding a concession from the Confederation are, with few exceptions, bound by their concession to establish an insurance fund for their staffs or to insure them with an insurance company.

The clauses of the concessions on this subject are not uniform. Older concessions made it compulsory for transport undertakings merely to set up a sickness and relief fund, but more recent ones have made it compulsory for them to establish a superannuation or pension fund for the staff whenever the annual wage bill exceeds 4 per cent. of the share capital for three consecutive years.

2.—Scope.

The insurance must, as a general rule, cover the whole staff of the undertaking in question. The insurance institutions set up are governed by the provisions of the Federal Act of 28 June 1889 concerning the welfare funds of railway and shipping companies.

3.—Administration.

The funds that have been set up may be classified in three groups :

(*a*) sickness funds;
(*b*) superannuation and provident funds;
(*c*) pension funds (covering the risks of invalidity, old age and death).

The form in which the funds are organised (as associations, co-operative societies or trusts) is optional. Most of the funds have no legal capacity but they are administered separately as part of the general assets of the undertaking in question permanently set aside for the purposes of insurance.

Transport undertakings holding a concession from the Federal authorities may insure their staff with existing employers' or workers' funds, or with commercial insurance companies.

4.—Financial Resources.

The cost of insurance is borne jointly by the management and the staff, generally in a proportion of seven-twelfths and five-twelfths respectively.

5.—Benefits.

As a rule these institutions cover the risks of sickness, invalidity, old age and death.

The benefits are laid down in the constitution or rules of the fund, and vary from one institution to another. They are usually proportionate to wages.

6.—Statistics.

Number of funds in 1930	223
Number of insured persons in 1930	21,466

INCOME AND EXPENDITURE FOR 1930

(francs)

INCOME		EXPENDITURE	
Insured persons' contributions	3,547,120	Relief of various kinds ...	5,211,593
Contributions of the undertakings	6,014,495	Refunds to members ...	418,080
Miscellaneous receipts ...	5,304,684	Miscellaneous expenses ...	880,537
Payments by insurance institutions	1,827,116	Payments to insurance institutions	4,836,120
			11,346,330
		Surplus receipts	5,347,085
Total	16,693,415	Total	16,693,415

Assets of Independent Funds and Surplus Receipts from Transactions with Insurance Institutions and General Funds

	francs
Assets at the beginning of 1930	69,184,445
Surplus receipts for 1930	5,347,085
Assets at 31 December 1930	74,531,530

C.—INSURANCE FOR THE STAFF OF THE POSTAL, TELEGRAPH AND TELEPHONE SERVICE

(*a*) WORKMEN'S COMPENSATION

1.—Legal Basis.

Compulsory insurance against accidents is based on the Federal Act of 13 June 1911, the supplementary Act of 18 June 1915, the Federal Order of 11 March 1918, and Orders 1 and 2 of the Federal Council of 25 March 1916 and 3 December 1917.

2.—Scope.

The whole Post Office staff and the persons employed on the construction of telephones and telegraphic apparatus are insured against industrial and other accidents. Persons nominally in charge of small

branch offices who do not perform the work themselves or do so only in exceptional cases, as well as persons engaged privately, and persons not working more than half the normal working hours, are not insured against non-industrial accidents.

Officials and salaried employees of the Telegraph and Telephone Service who are not affiliated to the National Fund, that is, telegraphists, supplementary female staff and persons employed in the distribution service, are insured by the administration, which has set up a special fund to cover the accident risks of these persons.

3.—Administration.

Compulsory insurance against accidents is administered by the Swiss National Accident Insurance Fund in Lucerne, which works through two agencies, one for the postal staff, and the other for the telegraph and telephone staff. The Federal Postal, Telegraph and Telephone Service is its own insurance institution in respect of the supplementary benefits granted to the staff under the Order of the Federal Council of 11 March 1918.

4.—Financial Resources.

The resources of the National Accident Insurance Fund are obtained from premiums paid by the Postal, Telegraph and Telephone Service and subsidies from the Confederation.

5.—Benefits.

The insurance covers the risks of occupational and non-occupational accidents.

The benefits guaranteed to the postal staff and to persons engaged in the construction of telephones and telegraphic apparatus are of two kinds. There are in the first place ordinary benefits in cash and in kind, guaranteed by the general accident insurance scheme (Act of 13 June 1911[1]), and in the second place supplementary benefits paid by the Postal, Telegraph and Telephone Service.

In accordance with the Federal Order of 11 March 1918, the Service pays full wages for the first and second day of the accident, and adds to the ordinary benefits paid by the National Fund a supplement equal to 20 per cent. of the earnings, a supplementary invalidity pension in the case of industrial accidents equal to 42.9 per cent. of that pension, a supplement to the survivors' pensions in the case of death due to an industrial accident which is fixed according to circumstances (Staff Regulations 1, section 59), and a supplement of 60 francs for funeral expenses in the case of an industrial accident.

In the case of insured persons whose annual salary exceeds 6,000 francs, the supplementary allowances paid by the Service bear the same proportion to the fraction of their salary exceeding 6,000 francs as the incapacity benefit, invalidity pension or survivors' pension (in the case of occupational accidents) bears to the fraction below that figure.

[1] *Cf.* Second Part, I.—Workmen's Compensation, page 610.

6.—Statistics.

Number of insured persons in 1930 :

Postal service	16,350
Telegraph and telephone service	2,000
Total	18,350

The figures for the year 1930, in so far as they refer to the staff of the Postal, Telegraph and Telephone Service, are included in the statistics for the general scheme on page 613 (Second Part, I. Workmen's Compensation).

The statistics given below refer solely to the application of the provisions of the Order of the Federal Council dated 11 March 1918, concerning the supplementary benefits granted by the Postal, Telegraph and Telephone Service to its staff in the event of accident.

SUPPLEMENTARY BENEFITS PAID IN RESPECT OF ACCIDENTS DURING 1930

(francs)

For temporary incapacity	115,677
For permanent incapacity	16,695
For funeral expenses	240
Total	132,612

SPECIAL INSURANCE FUND FOR PERSONS NOT AFFILIATED TO THE NATIONAL FUND

(francs)

Contribution of Postal, Telegraph and Telephone Service in 1930	19,310
Amount of benefits paid in 1930	6,425

(*b*) SICKNESS INSURANCE

1.—Legal Basis.

According to section 48 of the Staff Regulations for the Postal, Telegraph and Telephone Service of 30 June 1927 and section 60 of the Staff Regulations I of 24 October 1930, the Federal Council is responsible for issuing regulations concerning the benefits to be paid by the Confederation to the staff of the Federal services in the case of sickness.

At present the sickness risk of the postal, telegraph and telephone staff is not covered by an insurance scheme. The Service is responsible for the payment of wages during the period of sickness. With regard to medical attendance, drugs and surgical requirements, the persons employed in the Service are free to join a sickness fund or not as they like.

2.—Scope.

The payment of wages during sickness is guaranteed to all persons engaged by the Postal, Telegraph and Telephone Service for personal services only and working normal hours.

3.—Administration.

The Postal, Telegraph and Telephone Service pays directly to those who are sick the cash benefits to which they are entitled.

For benefits in kind, the staff may voluntarily join a recognised (Act of 13 June 1911) or non-recognised sickness fund.

4.—Financial Resources.

The cost of the payment of wages during sickness is borne entirely by the Service.

5.—Benefits.

The risk covered is that of sickness in general.

The obligations of the Service towards those persons employed by it who fall ill are limited to cash benefits, as follows :

100 per cent. of wages during the first six months of sickness;
75 per cent. of wages from the seventh month onwards;
50 per cent. of wages from the tenth month onwards.

The wages during periods of sickness may in no case be lower than the amount of the invalidity pension. Residence allowances and children's allowances continue to be paid. In special cases the Service may decide not to reduce wages.

6.—Statistics.

Number of days of sickness for the staff of the Postal, Telegraph and Telephone Service in 1930	158,222
Cost of sickness benefits for the Postal, Telegraph and Telephone Service in 1930	1,582,220[1]

(c) Invalidity, Old-Age and Widows' and Orphans' Insurance

1.—Legal Basis.

Compulsory insurance for the officials of the Federal Postal, Telegraph and Telephone Service is based on the Federal Act of 30 September 1919 providing for the creation by the Confederation of an insurance fund for Federal officials, salaried employees and workers.

2.—Scope.

Insurance is compulsory for all permanent officials and employees of the Postal, Telegraph and Telephone Service as well as for workers engaged by the Service for a period which is presumed to be longer than one year.

Membership of the Fund may also be made compulsory for the auxiliary or temporary staff engaged as such but likely to be appointed permanently later. Persons who have their work carried out by others or who, by the terms of their contract, are excluded from insurance as an exceptional measure by the authority which appoints them, or persons who, for special reasons, voluntarily decline to be insured, are excluded.

3.—Administration.

The insurance is administered by the Insurance Fund for Federal Officials, Employees and Workers, which is managed by the Confederation but keeps separate accounts. The ultimate authority is the Federal Council.

4.—Financial Resources.

The resources of the Fund are provided jointly and as required by the Confederation and the insured persons. The Confederation pays

[1] Estimate.

ordinary annual contributions equal to 7 per cent. of the annual earnings (as assessed for pension purposes) of the insured persons and further payments equal to 5 monthly instalments of any increment in annual earnings. It also pays to the Fund special subsidies for the payment of interest and redemption charges in respect of the initial deficit resulting from the fact that when the Fund was instituted the whole staff was admitted to membership and from the loss involved by the coming into force of the new legislation concerning salaries. The insured persons pay an annual contribution of 5 per cent. of their earnings as assessed for pension purposes and a supplementary contribution equal to 4 monthly instalments of any annual increment. The other resources of the Fund comprise disciplinary fines inflicted on the staff, income from the sale of lost property which is not reclaimed, and any gifts or legacies. The obligations of the Fund are guaranteed by the Confederation. which meets any deficit and also pays the working expenses.

5.—Benefits.

The Fund insures officials, salaried employees and workers of the Postal, Telegraph and Telephone Service against the economic consequences of invalidity, old age, death and the loss of employment.

The benefits may take the form of pensions, lump sums or relief. Pensions are paid to insured persons who become permanently unable to fulfil the duties of their position or of any similar position for which they are qualified and to insured persons who, after not less than 15 years' service, are not re-appointed or are dismissed through no fault of their own. Pensions are further paid to insured persons who retire on account of age and to the widows and orphans of insured persons and pensioners. Lump sums are paid in case of invalidity to unmarried persons during their first five years of service or, in the event of loss of employment, to insured persons who have more than 5 and less than 15 years' service. Relief is granted in special cases of indigence or distress resulting from sickness or when the insured person or invalidity pensioner dies without leaving a wife or husband or children entitled to a pension but leaving, in necessitous circumstances, parents, grandparents, or orphan grandchildren, brothers or sisters for whose maintenance he was mainly responsible. The maximum limit of annual earnings taken into account for the purpose of benefits is 15,000 francs. No benefits in kind are provided.

6.—Statistics.

Number of insured persons in 1930 :

Postal service	14,372
Telegraph and telephone service	4,090
Total	18,462

Number of pensioners in 1930 :

Postal service	2,327
Telegraph and telephone service	602
Total	2,929

INCOME AND EXPENDITURE FOR 1930

(francs)

INCOME		EXPENDITURE	
Insured persons' contributions	5,657,975.00	Invalidity, old-age and survivors' pensions ...	12,510,000
Contributions of the Postal, Telegraph and Telephone Service	14,840,019.50		
Total ...	20,497,994.50	Total	12,510,000

BALANCE SHEET AT 31 DECEMBER 1930

(francs)

ASSETS		LIABILITIES	
1. Overdraft	304,743,657	1. Actuarial reserves ...	433,557,277
2. Advance from the State Fund	133,271,107	2. Savings Fund	3,964,377
3. Securities and loans...	1,423,075	3. Relief Fund	1,916,185
Total	439,437,839	Total	439,437,839

THIRD PART

SOCIAL ASSISTANCE

I.—Non-Contributory Old-Age Pensions

Non-contributory old-age pension schemes exist in Switzerland in one canton (Basle Town) and in two important communes (the Municipalities of Biel and Zurich).

CANTON OF BASLE TOWN

1.—Legislation.

The Cantonal Act of 4 November 1926 for the granting of non-contributory old-age pensions provides that a monthly pension of 40 francs shall be granted to all citizens of Basle who have reached the age of seventy and have lived uninterruptedly in the canton for 5 years, as well as to Swiss citizens of the same age who have been resident in the Canton of Basle Town uninterruptedly for 20 years. Foreigners are treated in the same way as Swiss citizens if their country of origin grants reciprocity of treatment. The old-age pension is reduced or withheld when those who would otherwise be entitled to it have a private income which, together with the pension, exceeds 125 francs a month. Allowances in cash or in kind provided by relatives in return for their board are not taken into account when reckoning private income. Applications for a non-contributory old-age pension must be sent to the Department of the Interior, which examines them and pays pensions at the appropriate rate. The claimant's rights are verified each year. The pension allowed to old persons who are normally dealt with under the poor law may be paid

to the poor law authorities with the consent of the claimants. In the case of citizens of other cantons the pension is deducted from the assistance given by the canton of domicile.

2.—Statistics.

Expenditure in 1930 : 552,663.30 frs.

MUNICIPALITY OF BIEL

(Canton of Berne)

1.—Legislation.

The Regulations of 22 December 1929 concerning non-contributory old-age pensions provide that inhabitants of Biel who have passed the age of 70 years shall be granted a monthly pension of 40 francs. The same allowance is made to Swiss citizens after 15 years' uninterrupted domicile in the commune and to foreigners after 20 years. The pension is withheld or proportionately reduced if, together with any other income, it exceeds 110 francs a month for single persons or 165 francs for a married couple. Benefits in cash or in kind to which the pensioner has no legal claim, assistance given by relatives and 10 per cent. of any earnings are left out of account in reckoning private income, provided that, taken together, they do not amount to more than 130 francs a month for one person or 200 francs for a couple.

Persons in receipt of poor relief and persons placed in workhouses, inebriates' homes, asylums and penitentiaries are not entitled to a pension. If there are grounds for thinking that the pension is not wisely used or if any abuse is discovered, the pension may be paid to trustees or converted into a payment in kind or possibly withheld. If the applicant for a non-contributory old-age pension has been reduced to indigence through giving away money or property or abandoning certain claims, the right to a pension is withheld in whole or in part. A committee of five members appointed by the Municipal Council and under the chairmanship of the Director of Social Welfare Services decides as to the granting, reduction or withholding of pensions. The Municipal Council deals with any appeals.

2.—Statistics.

Expenditure on non-contributory old-age pensions in 1930 : 81,030 frs.

MUNICIPALITY OF ZURICH

(Canton of Zurich)

1.—Legislation.

By Order of 1 September 1930 the Municipality of Zurich set up a non-contributory old-age relief scheme which is administered by the Municipal Welfare Office.

As a general rule non-contributory old-age pensions are granted to persons over the age of sixty-five (when a husband and wife live together, it is the husband's age which is taken). Pensions cannot be granted unless the claimant has been uninterruptedly resident for three years if he is a citizen of the Municipality, 10 years for citizens of another commune in the Canton of Zurich, 15 years for other Swiss citizens and 20 years for foreigners. When the Order was revised in

1932 the clause requiring uninterrupted residence was deleted. The total interruptions in residence, however, must not exceed three years, up to which figure they are not counted. At present the essential condition is that residence should have been uninterrupted for the last three years. A pension can be claimed only by persons whose capital does not exceed 15,000 francs and income 1,500 francs, or by couples for whom the corresponding figures do not exceed 15,000 and 2,000 francs. Claimants are divided into three income groups, for which the rates of pension are :—

Income not exceeding	Single persons	Married couples
Group 1 : 1,000 frs. ...	... 480 frs. ...	... 660 frs.
,, 2 : 1,500 ,, ...	... 360 ,, ...	... 480 ,,
,, 3 : 2,000 ,, ...	... — ...	... 300 ,,

If the private income and the pension together exceed 1,360 frs. in the case of single persons in the first group, or 1,500 frs. in the case of those in the second group, the amount of the pension is reduced by the surplus. The same rule applies to married couples when the total exceeds 1,480 frs. for Group 1; 1,800 for Group 2 and 2,000 for Group 3.

Persons normally maintained by the Welfare Office are not entitled to an old-age pension. When the Office provides only a fraction of their maintenance or grants relief temporarily or in the form of a lump sum, the whole or part of its expenditure is deducted from the amount of the non-contributory old-age pension.

The right to a non-contributory old-age pension begins with the quarter of the calendar year following the date at which the age and residence conditions are fulfilled.

2.—Statistics.

The total expenditure from the date on which the Old-Age Pension Order came into force until the end of 1930 was 1,135,750 frs.

II.—Assistance for the Aged

(Swiss Old-Age Endowment Scheme)

1.—Legislation.

According to the provisions of the Administrative Order issued under the Federal Order of 13 September 1929 concerning allowances to indigent old persons, the Swiss Old-Age Endowment Scheme receives, until such time as a Federal Old-Age and Survivors' Insurance Act comes into force, but for not more than four years, an annual subsidy from the Confederation. This subsidy may not exceed in any year half the receipts of the Swiss Old-Age Endowment Fund during the preceding year or 500,000 francs.

The allowances are distributed by the cantonal committees of the Endowment.

2.—Statistics.

Subsidies paid to the Swiss Old-Age Endowment Scheme in 1930 :

	francs
Confederation	500,000
Cantons	358,280
Total	858,280

III.—Unemployment Relief

The granting of relief to the unemployed is a matter for the cantons. As unemployment insurance has been introduced in most of the cantons, unemployment relief is required only intermittently, particularly during a period of depression or for workers in certain industries. A few cantons introduced such a system in 1930, the most important instances being the Cantons of Basle Town, Glarus, Soleure and Zurich.

Canton of Basle Town

On 9 October 1930, the Grand Council voted a sum of 200,000 francs to be used by the Council of State for granting relief during the winter to unemployed persons in necessitous circumstances.

Unemployed insured persons who had been out of employment for not less than 30 days during the period from 1 November 1930 to 31 March 1931 were to be granted the following allowances :

Unemployed persons living alone, 0.75 francs a day.
Unemployed persons legally responsible for the maintenance of one other person, 1.50 francs a day.
Unemployed persons legally responsible for the maintenance of two persons, 1.75 francs a day.

An extra allowance of 25 centimes was granted in respect of every other person maintained by the beneficiary. This winter allowance, added to the unemployment benefit, was not to exceed 90 per cent. of the normal earnings of the unemployed person. The allowance was paid for not more than 90 days.

Unemployed persons who had exhausted their right to unemployment benefit received a winter allowance equal to the unemployment benefit which they would have received from the cantonal fund. This allowance was payable for not more than 60 days between 15 October 1930 and 31 March 1931.

Canton of Glarus

By an Order of 13 December 1930, the Council of State decided to pay to insured persons who had been unemployed for not less than 90 days from 1 March to 31 December 1930, or who had exhausted their right to unemployment benefit between 31 October and 31 December 1930 and had subsequently been unemployed for two weeks without receiving benefit, a winter allowance as follows :

Unemployed persons living alone, 30 francs.
Unemployed persons legally responsible for the maintenance of one other person, 40 francs.
Unemployed persons legally responsible for the maintenance of two or more other persons, 60 francs.

Winter relief was also granted to partially unemployed persons in a similar situation.

Canton of Soleure

By an Order of 27 November 1930, the Grand Council voted a sum of 100,000 francs to enable the council of State to assist unemployed persons domiciled in the canton during the autumn and winter of 1930–1931. Assistance was given to insured persons who were wholly unemployed and had been so for at least 30 days from 1 September 1930 to 28 February 1931, and to partially unemployed insured persons who had been unemployed for a period equivalent to 30 days between the same dates.

Persons who had exhausted their right to unemployment benefit or who, on account of legislative provisions of the rules of unemployment funds, were ineligible for benefits, and persons who had not been able to become insured (on account of their age, for example) might also, as an exceptional measure, be granted winter allowances.

These allowances were paid for not more than 120 days to the amounts shown below (in francs) :

—	Minimum period of unemployment (days)						
	30	45	60	75	90	105	120
1. Unemployed persons living alone... ...	15.00	22.50	30.00	37.50	45.00	52.50	60.00
2. Unemployed persons responsible for the maintenance of one person (family of 2 persons) ...	30.00	45.00	60.00	75.00	90.00	105.00	120.00
3. Unemployed persons responsible for the maintenance of 2 persons (family of 3 persons) ...	35.00	52.50	70.00	87.50	105.00	122.50	140.00
4. For each person beyond the third ...	5.00	7.50	10.00	12.50	15.00	17.50	20.00

Canton of Zurich

On 12 January 1931 the Grand Council decided to grant winter relief to workers in the textile industry and in the metal and machine industry. The communes of the canton were accordingly authorised to pay winter relief to unemployed persons in necessitous circumstances who had been out of employment for not less than 30 days from 1 October 1930 to 1 March 1931. The amounts paid were as follows :

Up to 50 francs at most for single persons and persons living alone or for childless couples who were both normally in

employment. Unemployed persons with family responsibilities received an extra 10 francs per person maintained by them.

Up to 100 francs at most for married unemployed persons with a family to support, provided that the wife was not engaged in any gainful activity. A supplement of 10 francs was paid for every person maintained.

The communes were also empowered to pay relief to unemployed persons in other industries if justified by special circumstances—such as advanced age, for example.

The cantonal authorities shared in this work by paying the communes a subsidy varying between 50 and 90 per cent. of the allowances paid, according to the financial situation of the various communes. In exceptional cases the whole amount was paid by the canton.

IV.—Assistance for the Infirm

(Blind, deaf-mute, feeble-minded, epileptic and abnormal persons)

1.—Organisation.

The Confederation, the cantons and the communes all share in the work of providing relief for infirm, blind, deaf-mute, feeble-minded, epileptic and abnormal persons.

2.—Statistics.

No figures are available for the extent of this work in 1930. The sums expended by the various authorities during the year may be estimated as follows (in francs):

Confederation	350,000
Cantons	1,600,000
Communes	600,000
Total	2,550,000

V.—Medical Assistance for the Indigent

A.—MEDICAL ASSISTANCE AND FUNERAL EXPENSES FOR POOR CITIZENS OF ONE CANTON WHO FALL ILL OR DIE IN ANOTHER CANTON, AND FOR INDIGENT PERSONS

1.—Legislation.

The Federal Act of 22 June 1875 makes it compulsory for the cantons to grant relief and medical treatment where necessary to necessitous citizens of other cantons if it is impossible for them to return to their own canton, and in the event of death to have them buried without demanding a refund of the expenditure from any funds or public establishments in the canton of origin.

These provisions also apply to necessitous foreigners, subject to the conditions of treaties entered into by Switzerland with other States.

These expenses are borne by the cantons and the communes.

2.—Statistics.

COST OF MEDICAL ASSISTANCE FOR THE INDIGENT IN 1930

(francs)

Assistance to Swiss citizens	1,000,000[1]
Assistance to foreigners	6,045,282
Total	7,045,282

[1] Estimate.

B.—CAMPAIGN AGAINST TUBERCULOSIS

1.—Legislation.

The Federal Act of 13 June 1928 concerning the campaign against tuberculosis makes provision for the granting of Federal subsidies for the medical supervision of children, school children, teachers and attendants in schools, educational establishments, children's homes and similar institutions. The Confederation also subsidises the work of creating and maintaining preventive homes, convalescent homes and holiday homes for children suspected of or exposed to tuberculosis, as well as the cost of supervising such children who are living at home. The Administrative Order of 20 June 1930 under this Act makes the cantons responsible for seeing that children and pupils in such schools and establishments, as well as teachers and attendants, are supervised, with a view to preventing tuberculosis, by a doctor appointed for this purpose (school or district medical officers or doctors attached to the institutions).

The Confederation is also responsible for subsidising institutions and establishments for combating tuberculosis as well as other measures taken by the cantons (disinfection, hygiene in dwellings, etc.) and for the relief of persons who as a result of such measures are in necessitous circumstances through no fault of their own.

2.—Statistics.

CONTRIBUTIONS OF THE PUBLIC AUTHORITIES FOR COMBATING TUBERCULOSIS IN 1930

(francs)

Confederation	2,891,135
Cantons	76,122
Communes	146,676
Total	3,113,933

C.—CAMPAIGN AGAINST ALCOHOLISM

1.—Legislation.

In accordance with the Federal legislation on the subject and the Administrative Regulations, a certain number of cantons earmarked part of the duty on alcohol during 1930 for the provision of proper food, and for promoting temperance. The work of the cantons in this field has taken the form of subsidies to recreation rooms and clubs where no alcohol is sold and to temperance associations.

2.—Statistics.

Cantonal expenditure in 1930: 232,412 francs.

IV.—Maternity Assistance

1.—Legislation.

Apart from the public assistance granted to indigent women during childbirth[1], one Swiss canton (Soleure) provides free maternity benefit throughout the whole of the Canton to all women during childbirth, provided that they are domiciled in the canton and that the family income does not exceed 3,000 francs. This limit is increased by 200 francs in respect of every member of the family unable to earn a living. The cost of this relief is paid by the commune of domicile.

In eleven other cantons, 316 communes provide free maternity assistance for all the inhabitants.

2.—Statistics.

No complete information is available, but such figures as can be collected show an expenditure of 65,323 francs on maternity assistance.

VII.—Poor Relief

1.—Legal Basis.

Federal Legislation

The Swiss Civil Code, which came into force in 1912, contains provisions concerning poor relief which are followed throughout the whole of the Confederation.

Cantonal Legislation

All the cantons have legislation concerning public relief, but it is impossible to give a detailed list here. It must suffice to mention that the oldest cantonal Act on the subject is that of the Canton of Aargau, dated 25 November 1822, and the latest is that adopted by the Canton of Ticino on 15 August 1931.

Inter-Cantonal Agreement

In order to simplify the granting of relief and provide for the fairest possible distribution of the cost, a certain number of cantons drew up an inter-cantonal agreement in 1920, which was amended in 1923 and superseded by a fresh agreement in 1926.

2.—Scope.

As a rule most of the cantonal Acts enumerate the various categories of persons entitled to relief. These include poor orphans, waifs and strays, neglected, backward and defective children, aged and infirm persons and those unable to work, mental defectives, indigent sick

[1] *Cf.* VII.—Poor Relief, p. 644.

persons and, in some cases, unemployed persons. Some of the Acts provide relief for families or individuals who, as a result of accident or inadequate earnings, are temporarily unable to meet their needs. In a very few cases, the right to poor relief is also granted to families who are in indigent circumstances on account of the death of the bread winner or of some circumstances outside their control.

In some cantons, the legislature has endeavoured to replace this enumeration by a definition of indigence. The legislation of Berne, for example, defines indigence as the lack of means to meet indispensable needs. This definition, which is rather narrow, has been replaced in more recent legislation, such as that of the Cantons of Soleure and Basle (Rural) by a more generous conception, which defines indigent persons as those who have not, and cannot, however willing, obtain the means necessary to satisfy their needs and those of their families. This definition has also been adopted in the Bills on poor relief under discussion in two other Cantons, Schaffhausen and Aargau.

3.—Administration.

As a general rule, the communes of origin are responsible for poor relief. The cantonal authorities supervise the work throughout the various communes under their charge. In some cantons, however, the competent cantonal authorities take direct measures.

4.—Financial Resources.

The cost of poor relief is met partly by the communes and partly by the cantons. The sums required to meet communal expenditure are generally obtained from various sources, such as the proceeds of the entertainment tax, special funds for the poor, and the fees charged for the right of citizenship. The sums required for the cantonal subsidies are voted in the budgets.

5.—Benefits.

The risks covered and the nature and amount of the benefits granted vary considerably from one canton to another and from one district to another. Generally speaking, poor relief is granted in Switzerland to women during childbirth, their expenses being paid under the conditions and at the rates prescribed for indigent persons. Money is also provided for the education of poor children, who may be boarded with families or placed in suitable institutions; provision is made for the sick and infirm, the feeble-minded, convalescents, aged, disabled or impotent persons, and families who, through low wages or economic depression, have been reduced to necessitous circumstances through no fault of their own. The assistance authorities have their own orphanages, homes for the aged, educational institutions, etc.

In addition to these general services, indigent persons are maintained in various cantonal hospitals, homes, etc., while relief is also given to those with no fixed domicile, such as beggars and tramps. The cantons also make contributions to charitable societies and to homes for Swiss citizens abroad.

6.—Statistics.

COST OF POOR RELIEF IN 1930

	francs.
General poor relief	52,675,596
Institutional treatment for indigent persons	7,000,000[1]
Assistance to persons with no fixed domicile (beggars, etc.)	248,814
Cantonal contributions to charitable societies and to homes abroad	36,050
Total cost of poor relief paid by cantons and communes	59,960,460

[1] Estimate.

VIII.—Assistance for Swiss Citizens in Indigent Circumstances Abroad

1.—Legislation.

The Federal Order of 21 June 1923 concerning the relief of Swiss citizens in indigent circumstances abroad authorises and instructs the Federal Council to grant relief, without claiming repayment, to Swiss citizens who, as a consequence of the War, are in indigent circumstances abroad through no fault of their own, in so far as such assistance is necessary to provide for their subsistence and for attention in case of sickness.

In accordance with a circular of 1922, the Confederation also refunds to the cantons on application half their relief expenditure resulting from the return to Swiss nationality of women formerly Swiss citizens and their children during a specified period.

The Confederation also pays subsidies to Swiss charitable associations and homes in foreign countries.

2.—Statistics.

Cost to the Confederation in 1930 of assistance for Swiss citizens in indigent circumstances abroad: 875,606 frs.

IX.—Health of School Children

1.—Legislation.

Federal Legislation

Assistance for school children is based on the Federal Act of 25 July 1903 concerning subsidies to public elementary schools and on the administrative regulations of 17 January 1906.

Section 2 of the Act defines the purpose of the Federal subsidies, which is to provide food and clothing for poor children and education for feeble-minded children during the period of compulsory school attendance. Section 21 of the Administrative Regulations states that if communes or corporations, with or without the support of the canton, spend money for the provision of food and clothing to poor children in elementary schools, a Federal subsidy may also be used to assist in that work. In practice the Confederation pays a share in the cost of the general distribution of food and clothing, and the cost of holiday camps, homes for sick children, and holiday homes for children of elementary school age.

In accordance with Article 32 *bis* of the Federal Constitution, the cantons must use not less than 10 per cent. of the money they receive from the Confederation from the duty on distilled liquors to combat alcoholism, its causes and effects.

A fraction of this sum is used chiefly for education and for protecting and improving the health of young people, and also for providing nourishing food for indigent school pupils and for the payment of subsidies to holiday camps.

Cantonal Legislation

The Education Acts of a number of cantons (*e.g.*, Lucerne, Neuchatel and Zurich) contain provisions concerning the distribution of food and clothing to school children.

2.—Statistics.

	francs
Federal subsidies to the cantons in 1930	2,434,231
Percentage of the duty on alcohol in 1930 ...	241,672
Total	2,675,903

To that sum must be added the expenditure of the cantons and communes, on which no statistical information is available except in the case of the Canton of Zurich, which spent 705,319 francs on assistance for young persons in 1930.

X.—Assistance for Large Families

1.—Legislation.

According to the provisions of the Act of 4 November 1926 in the Canton of Basle Town, subsidies varying from 100 to 350 frs. a year are paid to families with four or more children under age living in the same household, provided that the head of the family has lived uninterruptedly in the territory of Basle Town for not less than five years, and that the annual income of the family does not exceed a figure varying between 2,500 and 4,500 francs.

The municipalities of Lucerne and Zurich have taken steps to construct or acquire small dwellings to be rented at low rents to large families in necessitous circumstances.

2.—Statistics.

The only statistical data available for the year 1930 are those concerning the allowances paid in the Canton of Basle Town, which amounted to 104,954 francs.

XI.—Sickness Benefit paid by Employers

1.—Legislation.

According to the provisions of section 335 of the Federal Code of Obligations, an employed person who falls sick for a comparatively short period is still entitled to draw his wages, provided that he is engaged under a long-term contract of employment.

Section 130 of the Federal Sickness and Accident Insurance Act of 13 June 1911 also provides that if an employed person is a member of a recognised sickness insurance fund, and if the employer pays not less than half the contributions, the sickness benefit due to him may be deducted from the wages which are due during the period of sickness, in accordance with the above section of the Federal Code of Obligations.

2.—Statistics.

It is impossible to determine in figures the value of the wages paid during sickness.

The subsidies paid by employers to recognised sickness funds have already been reckoned in the cost of sickness insurance[1].

XII.—Table summarising Social Assistance Charges for 1930

	francs.
I.—Non-contributory old-age pensions	1,770,443
II.—Assistance for the aged	858,280
III.—Unemployment relief[1]	—
IV.—Assistance for the infirm	2,550,000
V.—Medical assistance for the indigent	10,391,627
VI.—Maternity assistance	65,323
VII.—Poor relief	59,960,460
VIII.—Assistance for Swiss citizens in indigent circumstances abroad	875,606
IX.—Health of school children	3,381,222
X.—Assistance for large families	104,954
XI.—Sickness benefit paid by employers[2]	—
Total cost of social assistance	79,957,915

[1] *Cf.* page 614.

[2] No statistics available.

FOURTH PART

HOUSING

1.—Legal Basis.

Generally speaking, the subsidising of schemes for providing cheap houses is a matter for the cantons, and more particularly for the communes. Any associations, co-operative societies or endowments instituted for this purpose must conform to the provisions of the Swiss Civil Code.

Steps to encourage the building of cheap houses have been taken by the Swiss Federal Railways by a decision of the Board of Management of 28 April 1911. In accordance with that decision, the Federal Railways grant assistance to co-operative building societies for the construction of cheap houses. Subsidies have also been granted

direct to railwaymen for the same purpose. This assistance generally takes the form of loans from the available capital of the Pension and Welfare Fund for the staff of the Federal Railways.

2.—Beneficiaries.

The work of building cheap houses is chiefly undertaken by co-operative building societies whose members belong to the middle classes. Certain cantons or municipalities have adopted special measures for providing cheap houses for necessitous families.

3.—Financing by Public Authorities.

In Basle, since 1925, State aid has been restricted to the provision of homes for large families. For this purpose the co-operative societies have received 20 per cent. of their invested funds from the State. The municipality also provides 2 or 3 per cent. of the necessary capital. The State pays a fraction of the rents for large families, the amount expended in this way being about 120,000 francs a year. Basle also provides building sites under a system of emphyteusis.

In Biel the municipality subsidises co-operative building societies by granting land under a system of emphyteusis at a small rent, and by granting second mortgages. In certain special cases (for large families) it provides subsidies which need not be refunded.

In Berne the measures taken include the provision of building land at a low rate and the granting of first or second mortgages up to 80 per cent. of the taxable value of the new building.

In Lausanne during 1928 the municipal authorities took steps to encourage the building of houses for large and necessitous families.

In Geneva, by an Act of 12 May 1929, the Canton grants an allowance to endowments or associations for the building of cheap dwellings. Provision is also made for assistance to necessitous families in the payment of their rent.

In Zurich rules for the assistance to be granted to co-operative building societies were first adopted in 1910 and were revised in 1924. They provide for the supply of building ground at a low price with the right of repurchase. Provision is also made for loans guaranteed by second mortgages. Special steps have been taken by the municipality to make provision for large families. A special endowment fund has been set up for the building of dwellings at a low rent for large and necessitous families. The rents are reduced so that they cover only about three-quarters of the cost of building.

4.—Statistics.

In 1930, in the 393 communes covered by the building statistics, 5,105 dwelling houses were built, of which 23 were built by the municipalities and 501 with subsidies from the public authorities; the corresponding figures for the number of dwellings are 19,912, of which 58 were built by the municipalities and 1,949 with subsidies.

With regard to the activities of the cantons and communes, no statistics are available beyond the very fragmentary ones given in the beginning of this section.

The following table shows the loans for the building of cheap houses granted to the staff of the Federal Railways during 1930.

	francs
Loans to co-operative building societies of the staff of the Federal Railways	19,351,313
Direct loans to railwaymen	28,936,577
	48,287,890
Direct participation by the Federal railways in the building of cheap houses	560,000

FIFTH PART

FAMILY ALLOWANCES

1.—Outline of the System.

Family allowances were introduced in Switzerland during the War, in order to counterbalance the inadequate purchasing power of wages resulting from the rapid rise in the cost of living, but they have not developed to any great extent. They are to be met with in certain public services and a few private undertakings. In agriculture they are entirely unknown.

(*a*) *Public services.*

The regulations concerning family allowances in public administrative services are different for Federal services and for cantonal or communal services.

1. *Federal services.*—Section 43 of the Federal Act of 30 June 1927, concerning the Civil Service, and various administrative Orders issued in 1930 provide that all officials, salaried employees and workers in the Federal Civil Service and in public services such as the Federal Railways, the Post Office, Telegraph and Telephone Service, etc. are entitled to an allowance in respect of every child under the age of eighteen who is not engaged in remunerative work. The term " child " includes legitimate and recognised children, adopted children, children by a previous marriage, illegitimate children if recognised by the official, or in the case of a woman official if maintained by her, grandchildren whose parents are unable to maintain them, and any other children permanently maintained by the official because the parents are unable to do so.

The annual allowance is equal to 120 francs per child, but if the child is employed and in receipt of remuneration or in receipt of benefits from a provident institution subsidised by the Confederation, the allowance is reduced to 60 francs if such remuneration and benefits taken together amount to more than 60 francs but not more than 90 francs. When they exceed 90 francs the allowance is withheld.

In districts where the cost of living is above the average, officials and workers receive residence allowances varying from 120 to

480 francs a year; unmarried persons receive only three-quarters of these figures.

2. *Cantonal and communal services.*—There is no uniformity in the application of family allowances in the various cantons. Some cantons, such as Berne and Zurich, pay no allowances; others do. For example, the Government of the Canton of Lucerne may, if necessary, pay officials and employees with more than two children an annual allowance of 50 francs in respect of each child under the age of sixteen. The cantonal authorities of Fribourg pay to their officials, employees and workers an annual allowance of 120 francs in respect of the third and any following child. In Geneva, officials in the intermediate and higher grades receive an allowance of 50 francs for each child.

In the communal services the systems are still more varied. The town of Lucerne pays a family allowance of 100 francs, and an allowance of 150 francs for the first child, 100 francs for the second and 50 francs for every other child up to a total of 500 francs. In St. Gall, only workers are paid an allowance, which amounts to 5 francs per child per month.

(*b*) *Private undertakings.*

Family allowances are far from common in private undertakings. They were introduced during the War, but have tended to disappear as the cost of living fell and wages became stable. Among the private undertakings which still pay such allowances are those which are very similar to public administrations, such as local railway companies, tramway companies, electrical undertakings, etc. These establishments sometimes pay family allowances varying from 100 to 200 francs a year, and sometimes allowances for children, the annual amount of which usually lies between 60 and 150 francs for each child. Some undertakings make the allowances proportional to the hours of actual work; others pay allowances only for the third child and any subsequent children.

In private industrial undertakings, family allowances may be met with in the Basle chemical industry, the textile industry, the paper industry and the watchmaking industry.

In one large watchmaking establishment all the workers whose monthly incomes are less than 500 francs are entitled to daily allowances of from 20 to 50 centimes for every child below the age of ten and from 40 to 70 centimes for children between 10 and 16, according to the extent of the worker's family responsibilities. The only known equalisation fund is that of the "Corporation Horlogère des Franches-Montagnes."

2.—Statistics.

(*a*) *Public services.*

1. *Federal services.*

	Number of officials in 1930
Federal railways	34,305
Postal telegraph and telephone service	21,620
Total	55,925

Number of beneficiaries in 1930

Federal railways	21,015
Postal, telegraph and telephone service	8,737
Total	29,752

Number of children for whom family allowances were paid

Federal railways	41,703
Postal, telegraph and telephone service	Unknown

Amount expended in 1930

Federal railways	5,190,680
Postal, telegraph and telephone service	3,006,587
Total	8,197,267

2. *Cantonal and communal services.*

No statistics are available concerning the expenditure on family allowances.

(*b*) *Private undertakings.*

No statistics are available.

SIXTH PART

HOLIDAYS WITH PAY

A.—Private Undertakings

1.—Legislation.

Legislation on holidays with pay at the expense of the employer is a matter for the cantons. Such legislation sometimes covers all employed persons but is more usually restricted to certain groups.

The Act of 9 May 1926 in the canton of Basle Town applies to all persons employed in the territory of the canton by private individuals or in a public service. When a worker has been employed continuously for not less than one year, he is entitled to a holiday which varies from six to twelve working days, according to the length of service.

In the Canton of Berne, holidays with pay are granted to women workers, not paid by the task or by the hour, who are employed in any undertaking not covered by the Federal Factory Act, and also to employees and workers in commercial occupations. According to the Act of 9 May 1926, concerning the sale of goods, itinerant trades, fairs and markets, any salaried employee or worker employed in an undertaking covered by the Act is entitled to not less than six working days' holiday with pay after one year of service. In the Canton of Ticino, a holiday is granted to employees in the technical and administrative offices of private commercial or industrial undertakings and to various categories of workers. In the Canton of Zurich a standard contract of employment has been drawn up, which guarantees holidays with pay for female domestic servants. Holidays for apprentices are also guaranteed in a certain number of cantons, including Aargau,

Basle Town, Berne, Geneva, Grisons, Lucerne, Schaffhausen, Thurgau, Ticino, Unterwald and Uri. In view of the great variety of regulations on the subject, which depend sometimes on legislation and sometimes on standard contracts of employment, it is impossible to give here a detailed description of the systems in the various cantons.

2.—Statistics.

No statistics are available showing the amount paid in wages during holidays.

B.—FEDERAL SERVICES

1—Legislation.

(*a*) *Federal railways.*

Persons employed by the Federal railways are entitled to a holiday with pay in accordance with section 10 of the Federal Act of 6 March 1920 concerning the hours of work in railways and other transport undertakings, section 50 of the Order of 24 October 1930 concerning the status of public officials, and section 14 of the Federal Order of 4 October 1930 concerning the wages and holidays of workers in workshops owned by the Confederation and by the Federal railways.

Railwaymen covered by the Act concerning hours of work are entitled to the following holidays during each calendar year :

7 days during the first seven years of service;
14 days when they have completed eight years' service or reached the age of twenty-eight;
21 days when they have completed fifteen years' service or reached the age of thirty-five;
28 days when they reach the age of fifty.

Officials and employees not covered by the Act on hours of work (staff of administrative services at headquarters, district headquarters or workshops) are entitled to the following holidays :

2 weeks up to the tenth year of service;
3 weeks when they have completed their tenth year of service or reached the age of thirty-five, or been promoted beyond the 16th salary group;
4 weeks when they have been promoted beyond the fifth salary group or when they have reached the age of fifty.

Workers employed in workshops are entitled to the following holidays :—

5½ days every year up to and including their ninth year of service;
8½ days from their tenth year of service onwards, or after the age of thirty;
11 days as from their fifteenth year of service, or the age of thirty-five;
14 days as from their twentieth year of service or the age of forty;
16½ days as from their twenty-fifth year of service or the age of forty-five.

During the holidays mentioned above, full wages are paid.

(*b*) *Postal, telegraph and telephone service.*

The staff of the postal, telegraph and telephone service is entitled to an annual holiday with pay in accordance with section 10 of the Act of 6 March 1920 concerning hours of work. In the case of officials in the administrative services, the right to holidays is laid down in section 57 of the Order concerning public officials.

The legal provisions concerning holidays with pay apply to persons permanently employed and devoting the greater part of their time to the work of the postal, telegraph and telephone service in a purely personal capacity.

The following holidays are granted during the calendar year :

Ordinary staff

7 days during the first seven years of service ;
14 days from the eighth year, or the age of twenty-eight ;
21 days from the fifteenth year, or the age of thirty-five ;
28 days from the age of fifty.

Administrative staff

2 weeks up to the ninth year of service ;
3 weeks from the tenth year or the age of thirty-five ;
4 weeks from the age of fifty.

Intermediate officials and principal clerks are entitled to 3 weeks' holiday up to the age of forty-nine ; higher officials are entitled to 4 weeks' holiday.

2.—Statistics.

(*a*) *Federal railways.*

The Federal railways are unable to discriminate between the sums paid in wages when the staff is working and the sums paid during holidays.

(*b*) *Postal, telegraph and telephone service.*

Total staff in 1930	21,620
Total number receiving holidays with pay ...	21,215
Expenditure on holidays with pay during 1930 ...	3,564,120 frs.[1]

[1] Estimate.

C.—Transport Undertakings Holding Concessions

The Federal Act of 6 March 1920 concerning holidays with pay applies also to the staffs of transport undertakings holding concessions from the Confederation. In the case of these undertakings it is impossible to discriminate between sums paid in wages during periods of employment and the sums paid during holidays.

UNION OF SOUTH AFRICA

SUMMARY

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FIRST PART

STATISTICS OF POPULATION

STATISTICS OF THE WHITE POPULATION[1]

Total population on 4 May 1926	1,677,322
„ „ 5 May 1931	1,828,175
Population over 15 years of age (1926)	1,092,564
„ „ „ (1931)	1,227,879
Occupied Population	596,917

OCCUPIED POPULATION CLASSIFIED BY OCCUPATIONAL GROUPS[2]

	1926 Males	1926 Females
Agriculture and fishing	173,661	4,115
Mining	22,826	63
Industry	114,985	10,814
Transport and communications	36,957	1,690
Commerce	86,487	29,130
Administration and national defence	24,197	2,162
Liberal professions	19,999	22,147
Personal services	9,880	18,853
Other occupations	13,063	5,888
	502,055	94,862
Total	596,917	

OCCUPIED POPULATION CLASSIFIED BY INDUSTRIAL STATUS

	1926 Males	1926 Females
Employers	130,841	7,635
Working on own account	38,813	8,011
Employed	306,325	71,073
Unemployed	18,167	2,692
Unclassified	7,909	5,451
Total	596,917	

[1] In 1921 the native, *i.e.* Bantu, population was 4,697,813 and the estimated mean population of the Bantu in 1931, 5,519,500. The total estimated population of the Union, all races, in 1931, was 6,303,300.

[2] Including members of families helping their family.

SECOND PART

SOCIAL INSURANCE

I.—Workmen's Compensation

A.—COMPENSATION FOR ACCIDENTS

1.—Legal Basis.

The general legislation on workmen's compensation consists of the Workmen's Compensation Act, No. 25 of 1 July 1914, as amended in 1917 and 1931. The rights of native workers employed on mines or works are determined by Act No. 25 of 1911, and the rights of other natives by Act No. 25 of 1914.

2.—Scope.

The Act applies to all white workers and coloured persons who are engaged under a contract of employment or apprenticeship in the performance of any kind of work, with the exception of domestic workers and agricultural workers whose work is not carried out with the assistance of an engine or machine driven or worked by mechanical power. The following classes are not regarded as workmen: persons earning more than £500 a year, outworkers, persons in naval or military service, casual workers, and contractors or sub-contractors who themselves employ workmen.

3.—Administration.

The administration of the Act is, as a rule, left to the parties concerned. In case of disagreement either party may bring the dispute before the district magistrate. The district magistrates, who are appointed by the Minister of Justice, are empowered to settle disputes arising out of lawful claims for workmen's compensation, and in particular to decide as to the employer's liability, the nature and length of the compensation, and the rights of the widows and children in cases of fatal accidents. An appeal against a district magistrate's decision may be lodged with the local or provincial division of the Supreme Court, this right being used mainly in connection with questions concerning the interpretation of the Act.

An appeal against the findings of the local or provincial division may be lodged with the Appellate division, but only with the consent of that division.

Finally, the Governor-General is authorised to draw up general regulations for the enforcement of the Act.

4.—Financial Resources.

The cost of workmen's compensation is borne by the employers, who may insure against this risk. The administration of the South African Railways, which employ the largest number of workers covered by the Act (70,000), is its own insurance carrier. The majority of the Witwatersrand Gold Mines, which collectively employ 230,503 persons, insure with the Rand Mutual Assurance Company.

5.—Benefits.

Compensation is payable for personal injury caused by accident and arising out of and in the course of the work. It is also payable for certain occupational diseases, namely, anthrax, lead poisoning, mercury poisoning, and cyanide rash.

(*a*) *Benefits payable to white workers.*

1. *In case of death:* Dependants who were wholly maintained by the deceased worker are collectively entitled to a lump-sum payment not exceeding twice the amount of annual wages earned by the deceased at the time of his death.

When there are only survivors who were partially dependent on the wages of the deceased, they are entitled to a lump-sum payment not exceeding three times the amount of the sums received by them

from the deceased, or spent on them by the deceased, during the twelve months immediately preceding the accident.

When the deceased worker leaves no dependants, the employer is required to pay the cost of medical treatment and funeral expenses, up to a maximum of £40. The total amount payable in respect of death is limited to £500 or two years' earnings of the deceased.

When the worker has already received compensation in satisfaction of his invalidity claim prior to his death, his dependants are only entitled to the difference between the amount already paid to the victim prior to his death and the amount that would have been payable to him had no such prior payment been made.

2. *In case of incapacity :*

(*i*) In case of temporary incapacity (temporary inability to perform the work on which the worker was engaged at the time of the accident), the injured worker is entitled to periodical payments of amounts not exceeding 50 per cent. of the wages which he would have received if he had continued to earn the wages of which he was in receipt at the time of the accident. These payments are continued until he recovers from his injury, but not in any case for more than one year. No payment is made if the incapacity lasts less than one week. If the injured worker is under 21 years of age, or if his wages are so low that the payments would be insufficient to allow him to maintain himself and his dependants, the payments may be increased by 50 per cent.

(*ii*) In case of permanent total incapacity the injured worker is entitled to a lump sum not exceeding three years' wages or £750.

(*iii*) In case of permanent partial incapacity. The injured workman is entitled to a lump sum not exceeding one-half of the above-mentioned amount, or £375, equivalent to the probable deficiency in his wages for three years consequent on reduced earning capacity due to the accident.

(*b*) *Benefits payable to native workers.*

1. *In case of death :* a lump sum of £10 to dependants.

2. *In case of incapacity :*

(*i*) In case of partial incapacity : A lump-sum payment of not less than £1 and not more than £10;

(*ii*) In case of total incapacity : A lump-sum payment of not less than £3 and not more than £30.

The amount of the compensation is fixed by a board comprising an official, a representative of the employer and a medical practitioner nominated by the other two members of the board. The Director of Native Labour recovers the compensation and pays it over to the person concerned or his dependants.

6.—Statistics.

In view of the nature of the procedure followed in respect of accident compensation, it is impossible to state the number of workers covered by the Act, the number of compensable accidents, the total amount of compensation paid, or the expenditure incurred in administering the law and settling disputes. Although the Department of Labour

assists many of the applicants in preparing their claims and negotiates with employers on their behalf, such assistance is voluntary and cannot be used as a basis for complete statistics.

With regard to the Transvaal gold mining industry, however, the following particulars may be given, as the great majority of such mines are insured with the Rand Mutual Assurance Company :

Number of persons employed in 1931	... ...	230,503
Number of compensable accidents in 1931 :		
Non-fatal 8,998	... ...	9,477
Fatal 479		
Amount of compensation paid out by Rand Mutual Assurance Company during 1931	... ...	£193,897
Administration costs	...	£12,581

The other insurance companies doing employers' liability business in South Africa paid out £91,433 in 1930, the expenses in connection with which amounted to £86,640.

B.—Compensation for Miners' Phthisis

1.—Legal Basis.

The compensation is payable for miners' phthisis in virtue of the Miners' Phthisis Acts, Consolidation Act, No. 35 of 1925, codifying and amending the Acts adopted before that date. Some later amendments are contained in Act No. 38 of 1930.

2.—Scope.

The Acts cover all miners employed in the mines of the Union of South Africa mentioned in a list drawn up by the Ministry of Mines and Industry, in which a mineral dust produced by mining operations is or has been of such a nature as to cause silicosis.

3.—Administration.

The administration of the Act is entrusted to the Miners' Phthisis Board, which is composed of a chairman and three to six members appointed by the Government. The Board has power to collect the necessary funds for the payment of compensation. In the case of native workers, its functions are exercised by the Director of Native Labour.

A Miners' Phthisis Medical Bureau, consisting of a chairman and a number of medical practitioners appointed by the Government, is responsible for all medical matters and the certification of claims for compensation.

Finally, the Government has appointed a special Medical Appeal Board consisting of a chairman and two medical practitioners, having special knowledge of diseases of the lungs and respiratory organs, to deal with appeals by persons who are dissatisfied with the decisions of the Medical Bureau.

4.—Financial Resources.

The funds necessary for the compensation granted by the Miners' Phthisis Board are derived from employers' contributions recovered quarterly by the Miners' Phthisis Board, up to the amount which it considers necessary for the satisfactory working of the Compensation Fund. The amount levied quarterly from each employer is assessed as follows :

(*a*) 30 per cent. based on the earnings of underground miners employed by the employer in a scheduled mine;
(*b*) 50 per cent. based on the silicosis rate of the mine;
(*c*) 20 per cent. based on the amount on which the employer was assessed for normal income tax during the penultimate accounting period.

The Fund also possesses investments and balances transferred to the Compensation Fund at the commencement of the Act of 1925, fines, amounts standing to the credit of the Outstanding Liabilities Fund, etc.

5.—Benefits.

Compensation is granted to miners who contract silicosis during, or in consequence of, underground employment in a mine scheduled under the Act or who, having been employed for a period or periods amounting to at least two years on underground work are found to have tuberculosis without silicosis within twelve months of their having ceased such underground work. In order to be entitled to an allowance, the claimant (miner or native labourer) or his dependants must produce the requisite certificate of the Miners' Phthisis Medical Bureau, stating that the victim is suffering from tuberculosis or silicosis or both. In case of death, the certificate issued to the dependants must state that the deceased had silicosis or tuberculosis or both, or that death was due to silicosis or to any other cause with which silicosis was present as a contributing or predisposing factor. Finally, compensation is due only to " miners," i.e. :

(*a*) workers employed in any of the occupations mentioned in an annex to the Act of 1925 or a circular of 1926, or in any other occupation which necessitates their spending 100 or more working hours per month underground; such workers being deemed to be " miners " during the month in which they are so employed;
(*b*) workers employed at the surface in any of the occupations mentioned in the annex to the Act of 1925, and who are temporarily employed underground, such workers being deemed to be " miners " during each day they are employed underground.

Compensation is calculated on the month's earnings of the miner, being one-sixth part of the amount earned by him for the 156 days he worked last prior to the date he was first certified to have developed silicosis or tuberculosis to a degree entitling him to benefits under the Act. The month's earnings of a miner to whom or in respect of whom

benefits have been granted under the legislation prior to 1925 are deemed to be £30.

Awards may be made in the following ways:

(*a*) *Lump-sum awards.*

Any miner who has silicosis in the ante-primary stage is entitled to a lump-sum indemnity calculated as follows: 12 times that part of his month's earnings which does not exceed £29 3*s*. 4*d*.; 6 times that part of his month's earnings which exceeds £29 3*s*. 4*d*., but does not exceed £37 10*s*.; 3 times that part of his month's earnings which exceeds £37 10*s*.

A miner who has silicosis in the primary stage, or tuberculosis without silicosis, is entitled to the same sum plus an addition of 50 per cent.

A miner who has received compensation for ante-primary silicosis is entitled to an increase of 50 per cent. in the case of primary silicosis or tuberculosis without silicosis, provided that he had claimed compensation or ceased underground work in a scheduled mine within three months of the date on which he was first found to be suffering from silicosis after 1 August 1919. Lump-sum awards can in any case be made only for cases of silicosis covered by the Acts which came into force after 1 August 1919. The averages of the awards made since that date are: £401 for ante-primary silicosis without tuberculosis; £481 for primary silicosis without tuberculosis; £534 for tuberculosis without silicosis; the maxima being £804, £1,216 and £805 respectively.

(*b*) *Awards payable in monthly instalments.*

A miner who had been refused the additional benefits under the Acts of 1916, 1917 and 1918 (now repealed) owing to his not having been resident in South Africa becomes entitled to the additional award if he returned to South Africa before 1 July 1924.

A miner who had been granted benefits under the 1924 Act (now repealed) and who has silicosis in the ante-primary or primary stage, or tuberculosis without silicosis, is entitled to an award payable in instalments and calculated on his month's earnings, deemed to be £30; but the amount of the benefits received under the 1924 Act must be deducted from the amount so arrived at.

A miner who had been granted benefits under the 1924 Act and who has silicosis in the secondary stage or tuberculosis with silicosis is entitled to an award of £750 less the amount of the benefit granted under the above-mentioned Act, unless he is entitled to a monthly allowance.

The dependants of a deceased miner are entitled to the same awards as the deceased for the ante-primary, primary or secondary stages of silicosis, or tuberculosis with or without silicosis, unless they are entitled to a monthly allowance.

(*c*) *Monthly allowances* (*pensions*).

A miner who has silicosis in the secondary stage or tuberculosis with silicosis is entitled to an award of a monthly allowance.

A miner who has been granted a lump-sum award becomes entitled to a further award of a monthly allowance for secondary

silicosis or tuberculosis with silicosis, provided he had applied for benefit or ceased underground work on scheduled mines within three months of the date he was first notified after 1 August 1929 that he had silicosis.

A miner who has been granted benefits under the 1924 Act and who has silicosis in the secondary stage or tuberculosis with silicosis is entitled to an award of a monthly allowance, provided he was resident in South Africa on and after 31 July 1916 or the date on which he was first granted benefits.

The dependants of a miner who died after 1 August 1919 and to whom or in respect of whom benefits had not been granted are entitled to an award of a monthly allowance (*i*) if the deceased miner was in receipt of or entitled to such an award, or (*ii*) if the Bureau certifies before or after his death that he had silicosis in the secondary stage or tuberculosis with silicosis or that he died from silicosis or from any other cause with which silicosis was present as a contributing or predisposing factor. The dependants of a deceased miner who was in receipt of or entitled to an award under the 1924 Act are entitled to a monthly allowance (*i*) if the deceased miner was in receipt of or entitled to such an allowance, and (*ii*) if the dependants were resident in South Africa on and after 31 July 1916 or the date of the miner's death, and the Bureau certifies that the death was due to silicosis or to any other cause with which silicosis was present as a contributing or predisposing factor.

The dependants of certain deceased miners who had not previously been granted benefits may be granted a monthly allowance under the conditions mentioned above.

A South African widow and the children under 16 years of age of a deceased miner who had left the Union of South Africa with the miner and are on that account not entitled to an award of a monthly allowance become entitled to such an award, as if they were resident in the Union of South Africa at the date of his death, provided they have returned to the Union within two years of such date and have not since left the country.

The monthly allowance granted to a miner is calculated as follows :

For the miner : one-half of that part of his month's earnings which does not exceed £20; one-quarter of that part which exceeds £20 but does not exceed £28 6*s.* 8*d.*, and one-twentieth of that part which exceeds £28 6*s.* 8*d.*

For his wife : if he was married to her before 1 August 1919 or the date of the Bureau's certificate entitling him to an award of a monthly allowance : one-fifth of the total amount payable for the miner.

For each of his dependent children (legitimate and certain adopted children and stepchildren) not exceeding three in number, until such child attains the age of sixteen years : one-tenth of the total amount payable for the miner.

For each such child in excess of three : one-twentieth of such amount.

The monthly allowance granted to the widow and children of a deceased miner is equal to double the allowance prescribed for the wife and children of an incapacitated miner.

Finally, funeral expenses up to a maximum of £25 may also be granted in certain cases.

(*d*) *Native labourers.*

In the case of a native labourer who has not previously received an award and who is certified to have silicosis, the following sums are recoverable by the Director of Native Labour :

(1) for a native who has ante-primary silicosis, an award calculated in the same way as provided for a non-native miner who has ante-primary silicosis;
(2) for a native who has primary silicosis an award calculated in the same way plus an addition of 50 per cent.;
(3) for a native who has silicosis in the secondary stage or tuberculosis with silicosis, an award calculated in the same way plus an addition of 100 per cent.

6.—Statistics.

Revenue and Expenditure of Miners' Phthisis Compensation Fund from 1 April 1930 to 31 March 1931 :

Income	£	Expenditure	£
Employers' contributions	800,000	Awards granted under previous legislation... ...	671
Interest	69,245	Awards granted under Act No. 40 of 1919	209,419
Fines	250	Awards granted under Act No. 35 of 1925	523,403
Other revenue	627	Medical treatment and funeral expenses ...	6,509
Transferred from Outstanding Liabilities Fund ...	73,189	Interest	1,565
		Other expenditure... ...	7,023
		Transferred to Trade and Industries Fund ...	16,000
Total	943,311	Total	764,590

II.—Voluntary Social Insurance

1.—Legal Basis.

The organisation of friendly societies is based on the Friendly Societies Act of 1892 (Cape of Good Hope). These societies are the only institutions in South Africa to bring insurance against sickness and death within the reach of workers and other persons of small means.

2.—Scope.

The friendly societies are organisations based on private initiative and they are therefore entitled to fix in their rules the class of persons authorised to enter insurance.

3.—Administration.

Insurance is administered by the societies. These institutions are not required to submit to State supervision but may do so voluntarily by registering under the above-mentioned Act. Registered and unregistered societies thus exist side by side. All societies are obliged however to furnish annual statistical returns to the Office of Census and Statistics.

Registration under the Act is open to all societies which pursue the following objects :

(*a*) the relief or maintenance of members and their families in times of sickness or bodily infirmity;

(*b*) the provision of medical treatment and the requisite medicaments for persons mentioned in (*a*);

(*c*) the payment of a lump sum on the birth of a member's child or on the death of the member, or the payment of a lump sum towards the cost of burial of the husband, wife or child of the member;

(*d*) any other purpose to which the Act may be extended by the authority of the Government, but no member may contract for the payment of a lump sum exceeding £200, or for an annuity exceeding £30, except with the special consent of the Registrar, who may allow the annuity contracted for to be increased up to a maximum of £60.

4.—Financial Resources.

The funds required to cover the cost of benefits are derived exclusively from the contributions paid by members.

Each society fixes its own contribution rates. In practice these rates do not differ widely from one society to another, and the following may be taken as typical :

Age	Weekly contribution
18–25	1*s.* 6*d.*
26–30	1*s.* 8*d.*
31–35	1*s.* 9*d.*
36–40	2*s.* 0*d.*

5.—Benefits.

There are two or three societies which provide death benefit only.

The societies which provide sickness benefit also give medical attendance and medicaments. Certain of these societies also provide their members with additional benefits, such as the cost of operations, specialists' fees, the cost of spectacles, the cost of extraction of teeth and the cost of surgical appliances.

As far as cash benefits are concerned, all the societies have adopted the system of a flat rate. They generally grant the following benefits : £2 a week for the first 8 weeks' sickness; £1 a week for the second 8 weeks' sickness; and thereafter 3*s.* a week until the person is cured; £50 in case of death.

6.—Statistics.

Number of societies in 1929	107
Number of members in 1929	67,994

Revenue and Expenditure of Friendly Societies in Financial Year 1929–1930

Income	£	Expenditure	£
Members' contributions ...	248,399	Sickness benefit	44,132
Entrance fees	1,240	Funeral benefit	59,516
Other revenue	85,036	Medical treatment... ...	80,688
		Administrative expenses ...	28,055
		Other expenses	76,099
Total	£334,675	Total	£288,490

III.—Subsidised Benefit Schemes for Staffs of Public Undertakings

The salaried and wage-earning staff of the railways and harbours are covered by a pension scheme and sickness fund scheme established on a contributory basis.

During the year 1930 the following amounts were chargeable to the Railway Pension Fund :

Superannuation	Invalidity	Compensation	Extra statutory benefits	Chargeable to pension fund	Total
£4,217	£1,276	£83,188	£830	£444,228	£533,739

The Railways and Harbours Service Act, No. 28 of 1912, provides for the constitution of a Superannuation Fund, membership of which is obligatory

Every member of the staff liable to insurance pays 3 per cent. per annum of his pensionable emoluments into the Fund, an equivalent contribution being paid by the Administration.

The annuities are calculated as follows, provided that the insured person has paid ordinary contributions in respect of at least ten years : the percentage of average pensionable emoluments payable as pension to the members of the fund in respect of each completed year of contribution varies between 2 per cent. for contributions paid by officers at the age of 20 years and under (24 years and under for employees) and 1·09 per cent. for contributions paid at the age of 45 years and over. For each additional contribution of 1 per cent., the percentage of average pensionable emoluments payable as pension varies between 0·51 per cent. of the emoluments for the contributions paid at the age of 30 years or under (0·54 per cent. for employees) and 0·36 per cent. for the contributions paid at the age of 45 years and over.

An " officer " is defined as any person who is remunerated by salary calculated annually. Persons remunerated otherwise than by an annual salary are classified as " employees."

Members who retire owing to ill-health with less than ten years' service during which they have contributed are entitled to the return of their contributions with compound interest at 4 per cent. per annum plus a gratuity equal to the difference between the amount of the contributions and interest and the compensation to which they would have been entitled on account of abolition of post.

No particulars are available of similar schemes established by the commercial or industrial services of the public authorities. The risks

of employees of local authorities are covered in most cases by the employers themselves and in some few cases by insurance with commercial insurance companies.

In the case of public servants, special provision is made in the Public Service and Pensions Act by which public servants injured during the course of their duty receive benefits calculated on a higher scale than if they had normally retired at the date of the accident. Similar provisions have also been included in the pension schemes of some of the municipalities.

THIRD PART

SOCIAL ASSISTANCE

I.—Non-Contributory Old-Age Pensions

1.—Legal Basis.

Old-age pensions were introduced by the Act of 5 June 1928 relating to non-contributory old-age pensions, as amended by the Act of 10 June 1931.

2.—Beneficiaries.

All white persons and coloured persons with the exception of natives and Asiatics are entitled to an old-age pension if they can prove :

(*a*) that they have attained the age of 65 years;
(*b*) that they are domiciled in the Union;
(*c*) that they are resident in the Union at the time of making application for the pension;
(*d*) that they have been British subjects for 5 years and have been ordinarily resident in the Union for 15 out of the 20 years immediately preceding the date of the application. Persons who have been of British nationality for less than 5 years and aliens must prove that they have been ordinarily resident in a part of South Africa now belonging to the Union for 25 out of the 30 years immediately preceding the date of the application.

A woman who, but for her marriage with an alien, would have been qualified to receive a pension may not in consequence only of such marriage be disqualified from receiving such pension.

A pensioner ceasing to reside in the Union may, with the consent of the Minister, continue to receive his pension under conditions laid down by the Minister.

3.—Administration.

The general administration of the Act is entrusted to a Commissioner of Pensions appointed by the Governor-General. The Minister also

appoints in every district an officer of the public service who is entrusted with :

(*a*) the receipt and registration of applications for pensions under the Act;
(*b*) the investigation of such applications;
(*c*) the submission of every such application with his report thereon to the Commissioner;
(*d*) the investigation of the legality of all pension claims and the submission of a report thereon to the Commissioner.

The Minister appoints local committees composed of two or three members to assist in the investigations into pension claims.

4.—Financial Resources.

The financial resources required to meet the cost of pensions are covered by the budget of the Union.

5.—Benefits.

The pension is payable at the age of sixty-five.

The rate of the pension varies with the income of the beneficiary and is fixed separately for white and coloured persons. Where the income exceeds a certain sum no pension is granted.

For white persons the maximum pension is £30 a year, while the total income from the pension and private means may not exceed £54. For coloured persons these figures are £18 and £36 respectively. Subject to these maximum rates the pension is fixed in each case at a rate which seems reasonable to the Commissioner.

6.—Statistics.

NUMBER OF PENSIONERS on 1 JANUARY 1930

Europeans		Coloured persons		Total		Grand Total
Men	Women	Men	Women	Men	Women	
16,297	16,816	6,800	8,420	23,097	25,236	48,333

Total value of pensions paid in 1930 to Europeans and coloured persons : £1,200,085.

Cost of administration : It is not possible to calculate the exact amount spent in administering the Pensions Act.

II.—Public Assistance

Up to the present no legislation relating to public assistance has been introduced either for the Union or for the Provinces. Assistance is thus left to private initiative. Nevertheless, the provincial authorities have contributed a certain amount towards the cost of assistance to the poor, the maintenance of certain institutions set up with a view to helping poor persons affected by a chronic infirmity, and the encouragement of certain other charitable institutions.

STATISTICS OF CHARITABLE INSTITUTIONS FOR FINANCIAL YEARS 1929–1930 AND 1930–1931

Sums expended by the Provinces in the assistance of the poor and in subsidies to charitable institutions

	1929–1930 £	1930–1931 £
Cape of Good Hope	47,911	53,334
Natal	14,192	14,435
Transvaal	95,693	83,736
Orange Free State	41,259	43,019
Total	199,055	194,524

Revenue and expenditure of organisations for the protection and assistance of persons in necessitous circumstances (orphanages, children's homes, nurseries, homes for convalescent, elderly, or infirm persons, etc.)

INCOME	1929–30 £	1930–31 £
Government subsidies	178,398	160,524
Donations, etc. ...	146,957	127,523
Municipal and other grants	—	22,162
Other revenue ...	128,518	153,770
Total revenue ...	453,873	463,979

EXPENDITURE	1929–30 £	1930–31 £
Cost of upkeep ...	226,169	222,388
Salaries	88,841	97,336
Buildings	40,090	47,133
Other expenditure...	87,959	93,538
Total expenditure	443,059	460,395

III.—Child Welfare

Assistance is given by a number of voluntary societies which have set up children's homes and orphanages.

The societies depend mainly on donations, but some of them also receive subsidies from the municipal or provincial authorities.

At the end of 1931, there were 111 of these institutions, 72 of which had been certified under the Children's Protection Act.

The number of children accommodated in these homes and orphanages at the end of 1931 was 8,491, of whom 4,501 were committed under the Children's Protection Act.

Under this Act, maintenance grants can be secured for children committed to private institutions or to child welfare societies, or ordered to remain in the care and custody of their mothers who are widows or the wives of husbands who, owing to circumstances beyond their control, are unable to maintain their children properly.

The number of children falling under the Children's Protection Act at the end of 1931 was 14,051.

As child welfare societies are private organisations, although recognised by the Government, no information is available with regard to their receipts and expenditure. Seventy-one of these societies are affiliated to the National Council for Child Welfare, the expenses of which amounted to £3,802 for the period of 1 July 1931 to 31 March 1932.

FOURTH PART

HOUSING

1.—Legal Basis.

The legislation concerning cheap dwellings is based on the Housing Act, No. 35 of 1920, which empowered local authorities to borrow money for the purpose of themselves constructing dwellings or lending to approved borrowers for the construction of their own houses.

In 1930 a further measure was adopted under the 1920 Act, with the principal object of promoting slum clearance.

2.—Beneficiaries.

The 1920 Act does not give an exact definition of the persons falling within its scope, but for the purposes of the Act a dwelling is defined as one containing not more than five living rooms. Loans are granted to a society only if its rules provide for profits lower than those fixed by the regulations drawn up by the local authorities, and to an individual only if he can prove that he has no other habitable dwelling and that the dwelling for which the loan is sought is for his own use.

Specially cheap, or sub-economic, dwellings must be reserved as far as possible for persons evicted from unhealthy or overcrowded dwellings.

3.—Authorities and Undertakings concerned in Building.

A Central Housing Board attached to the Ministry of Public Health was set up by the 1920 Act.

As a rule loans are issued through the municipal authorities.

4.—Financing by Public Authorities.

The 1920 Act provides that the funds out of which loans are granted shall be constituted by amounts voted by Parliament in instalments. The Treasury advances the sums available to the Provinces at a rate of interest fixed by itself, and also determines the conditions and term for repayment.

The term for repayment of a loan advanced by the provincial authorities may not exceed 40 years for a company or building society, and 20 for an individual.

The rate of interest for sub-economic housing is fixed at 3 per cent., that for ordinary cheap dwellings being 5 per cent.

5.—Statistics.

Number of dwellings built with the assistance of the public authorities from July 1930 to June 1931

Cheap dwellings	1,096
Sub-economic dwellings	26

Loans in 1930–1931

	Loans authorised £	Loans Issued £
Cheap dwellings	244,735	279,065
Sub-economic dwellings	313,576	3,963

FIFTH PART

HOLIDAYS WITH PAY

1.—Regulations.

In the Provinces of the Cape of Good Hope, the Transvaal and the Orange Free State, annual holidays for shop assistants are guaranteed by local laws. For each year of continuous service under the same employer, an assistant is entitled to an annual holiday of 12 days, and in the case of restaurants or similar establishments which are open on Sundays, to an annual holiday of 14 days. No mention is made in provincial legislation of the mode of remuneration of holidays.

According to collective agreements in force in the large centres of population for retail trade and for hotels, restaurants and similar establishments authorised to sell alcoholic beverages, the employee is entitled to his wages during his holidays.

In banks it is customary to grant 2 weeks' holiday with pay after one year's service and 3 weeks' holiday after 5 years' service. At least two banks of a certain importance give their married clerks 3 weeks' holiday with pay, irrespective of the length of their services. In addition, for employees working in outlying districts, the length of the holiday period is prolonged by the time necessary for a single journey. In the public service also, employees receive annual leave with pay.

In a number of industries in the larger centres of population, workers are assured holidays by collective agreements, this being so in the baking and confectionery, engineering, motor-car, brewing, and wholesale meat industries, while in the printing trade and newspaper offices throughout the country workers are entitled to paid holidays. At least one continuous year's service generally gives the right to a holiday varying from one week or 7 days to 12 days or 2 weeks, but the length of the holiday period is not increased on account of seniority. All such workers receive full wages during their holidays.

In the mining industry, annual holidays with pay have been introduced for European workers employed in coalmines; in Natal by a collective agreement, and in the Transvaal by the Coalmines Committee of the Chamber of Mines. This privilege is granted to persons holding a supervisory position or directing hewing and planking operations, and not to miners properly so-called. The right to an annual holiday is acquired after a minimum period of service of 12 months. In the Transvaal, higher-grade employees acquire the right to a holiday after 12 months' service with their last employer, or when the length of service effected with the said employer and the period covered by the holiday voucher amount to 12 months. Other wage earners must complete 312 working shifts.

In Natal, the length of the holiday is 12 days; in the Transvaal, higher-grade employees working underground are entitled to a holiday of 3 weeks or 1 month according to the class to which they belong, and from 2 to 4 weeks if they are employed on surface work. For other wage earners, the length of the annual holiday is 12 days.

2.—Statistics.

The number of persons (Europeans) employed in undertakings granting holidays with pay in 1930 was approximately 99,000.

YUGOSLAVIA

SUMMARY

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FIRST PART

STATISTICS OF POPULATION

Total population on 31 March 1931 : 13,930,918.

Occupied population : As figures for the occupied population are not available, the number and classification of persons insured with the Central Workers' Insurance Institution are given below.

Average number of insured persons in 1930 : 633,181.

CLASSIFICATION OF INSURED PERSONS BY OCCUPATIONAL GROUPS IN 1928

Agriculture (workers on machines driven by mechanical power)	7,179
Transport (private undertakings)	22,048
Mines and smelting works (workers not covered by the Mines Inspectorate)	542
Quarries, etc.	27,556
Metal	43,298
Chemical and lighting	12,490
Textile	29,625
Paper	5,157
Leather	5,248
Wood	86,041
Food and drink	41,181
Hotel	16,724
Clothing	48,350
Building	69,476
Sanitary and health services	13,942
Commerce	48,806
Offices	29,322
Domestic service	41,593
Liberal professions	6,868
Total	555,446

In 1930 there were also 44,469 miners insured with the miners' benefit funds and about 60,000 workers and employees in State transport undertakings insured with the Ministry of Transport.

SECOND PART

SOCIAL INSURANCE

I.—Accident, Sickness and Maternity Insurance

1.—Legal Basis.

Compulsory insurance against the risks of accident, sickness and maternity is regulated by the Social Insurance Act of 14 May 1922, amended by the Act of 5 December 1931.

The invalidity, old-age and widows' and orphans' scheme provided for under the same Act has not yet been put into force.

2.—Scope.

The insurance scheme covers all persons who perform physical or mental work for remuneration, including apprentices, voluntary workers pupils in the workshops of public educational establishments, and home workers.

The masters of sea-going vessels of a gross tonnage of 50 tons or more which are not driven by steam or mechanical power are also subject to compulsory insurance if they form part of the ship's crew.

Exemption is provisionally allowed for agricultural workers and domestic servants employed in agriculture.

3.—Administration.

The sole insurance carrier is the Central Workers' Insurance Institution, which administers the scheme through the following local bodies :

(*a*) local workers' insurance institutions;

(*b*) insurance funds for workers in transport undertakings;

(*c*) miners' benefit societies.

The Central Insurance Institution is a public body under autonomous administration.

The administrative bodies of the Insurance Institution are as follows :

(*a*) the general meeting, consisting of an equal number of representatives of the employers and the insured, elected by the general meetings of the local bodies of the Institution;

(*b*) the managing committee, consisting of 24 members elected half by the employer members and half by the insured members of the general meeting;

(*c*) the supervisory committee, elected by the general meeting and consisting of three representatives of the employers and three representatives of the insured.

The organs of the local institutions are as follows :

(*a*) the general meeting, consisting of an equal number of representatives of the employers and the insured;

(*b*) the managing committee, consisting of 6 representatives of the employers and 6 of the insured, elected by the general meeting of the institution;

(*c*) the supervisory committee, consisting of two employers' and two insured persons' representatives.

In 1930 the right of self-government was withdrawn from the insurance institutions, their administration being entrusted to Government Commissioners, but it was restored again in 1932.

4.—Financial Resources.

For the calculation of contributions and benefits, the insured persons are grouped in a number of wage classes :

Wage class	Daily wage	Basic wage
	dinars	dinars
1	Up to 2·50	2·00
2	over 2·50 to 3·00	2·50
3	,, 3·00 ,, 3·60	3·00
4	,, 3·60 ,, 4·40	3·60
5	,, 4·40 ,, 5·40	4·40
6	,, 5·40 ,, 6·60	5·40
7	,, 6·60 ,, 8·00	6·60
8	,, 8·00 ,, 9·60	8·00
9	,, 9·60 ,, 11·60	9·60
10	,, 11·60 ,, 14·00	11·60
11	,, 14·00 ,, 16·80	14·00
12	,, 16·80 ,, 20·00	16·80
13	,, 20·00 ,, 24·00	20·00
14	,, 24·00 ,, 28·80	24·00
15	,, 28·80 ,, 34·00	28·80
16	,, 34·00 ,, 40·00	34·00
17	,, 40·00 ,, 48·00	40·00
18	,, 48·00	48·00

(*a*) *Accident insurance.*

The cost of accident compensation is borne entirely by the employers.

The rate of contribution is fixed according to a scale drawn up by the Minister of Social Affairs and Public Health on the proposal of the Central Workers' Insurance Institution and taking into account the total amount paid in wages and the coefficient of risk of each undertaking.

The financial system is that of assessment to meet the capital value of pensions with the constitution of a reserve fund.

(*b*) *Sickness and maternity insurance.*

The expenses of the sickness and maternity insurance scheme are shared equally between the insured persons and the employers.

The weekly contribution may not be less than 24 per cent. or more than 42 per cent. of the basic daily wage. In 1930 the daily contribution was 6 per cent. of the basic wage of each group; in 1932, 6½ per cent. and 7 per cent. in certain local institutions.

5.—Benefits.

The scheme covers the following risks :

(*a*) accident, that is, the loss caused by physical injury or death due to an accident which has occurred in the course of work or duties performed by the person concerned under the orders of his employer or in the interests of the undertaking;

(*b*) occupational diseases, namely, poisoning by lead, mercury and phosphorus, and anthrax;

(*c*) sickness;

(*d*) maternity.

The following benefits are granted :

(*a*) *Compensation for accidents and occupational diseases.*

1. Medical attendance, medicines and appliances for as long as sickness lasts up to a maximum of 26 consecutive weeks, and subsequently for as long as the patient draws daily cash benefit.

2. Daily cash benefit payable until recovery, but not for more than 10 weeks following the date of the accident. Cash benefit is granted from the third day of sickness and is equal to two-thirds of the basic wage.

3. A pension payable for the duration of total or partial loss of earning capacity from the eleventh week, or if the grant of daily cash benefit has ceased sooner, from the date of its cessation. In the event of total loss of earning capacity, the pension is equal to the basic yearly wage. In the event of partial incapacity, the pension is equal to the fraction of the whole pension which corresponds to the loss of earning capacity, provided that the latter exceeds 10 per cent.

4. In the event of death, funeral expenses equal to 30 times the basic daily wage and an annual pension to the survivors, payable as follows :

widow or dependent widower who is incapable of work : one-third of basic yearly wage of the deceased ;

fatherless or motherless children up to 16 years of age : one-quarter of basic yearly wage of the deceased ;

parents, grandparents, grandchildren, brothers and sisters up to 16 years of age dependent on the deceased : one-third of basic yearly wage of the deceased.

The total amount of the survivors' pensions may not exceed the total basic wage of the deceased. The parents, grandparents, brothers and sisters are entitled to a pension only if that granted to the wife or husband and children does not exceed this limit.

(*b*) *Sickness benefits.*

1. Medical attendance, medicine and appliances for a maximum period of 26 consecutive weeks and subsequently for as long as the patient receives cash sickness benefit.

2. Daily cash benefit equal to two-thirds of the basic daily wage, granted from the third day of sickness for a maximum period of 26 weeks.

3. Medical attendance for members of the insured person's family living in his household, for a maximum period of 26 consecutive weeks.

(*c*) *Maternity benefits.*

1. Services of a midwife and necessary medical attendance. Under the Act of 5 December 1931 these benefits may be granted only to women who have completed a qualifying period of six months during the year preceding their last registration with the Central Workers'

Insurance Institution or of 90 consecutive days immediately before confinement. The provision of attendance by a medical practitioner and midwife may be replaced by maintenance in a maternity home for not more than 14 days.

2. Maternity benefit, payable for two months before and two months after confinement at the rate of three-quarters of the basic wage of the insured woman, and granted after completion of a qualifying period of three months in the year preceding her last registration with the Central Insurance Institution or three consecutive months before the date of confinement. The 1931 Act extended this qualifying period to 10 months in insurance during the year preceding confinement or 18 months during the two preceding years. It also reduced the duration of maternity benefit to six weeks before and six weeks after confinement.

3. A lump sum equal to fourteen times the basic daily wage. The 1931 Act fixed this benefit at a flat rate of 150 dinars for each child.

4. Nursing benefit, payable for 20 weeks after the cessation of maternity benefit, at the rate of half the basic wage, subject to a maximum of 3 dinars. The 1931 Act fixed this benefit at 4 dinars a day for 12 weeks after the cessation of maternity benefit.

5. In the event of death, funeral benefit at the rate of 30 times the basic daily wage.

6. The members of the insured person's family (wife, children, parents, grandchildren, sisters) are entitled on confinement to the services of a midwife and necessary medical attendance and maternity benefit for four weeks preceding and four weeks following confinement at a daily rate of 1·50 dinars, and a lump sum equal to that granted to insured women. The 1931 Act, however, restricted the right to maternity benefit to the wives of insured persons, who are entitled only to medical attendance and a lump sum.

6.—Statistics.

Average number of insured persons in 1930 : 631,181.

INCOME AND EXPENDITURE FOR 1930

(in dinars)

INCOME		EXPENDITURE	
Sickness and maternity insurance	307,956,402	Sickness and maternity benefits	258,831,557
		Cost of administering sickness and maternity scheme	49,630,372
		Total cost of sickness and maternity insurance ...	308,461,929
Accident insurance ...	86,737,308	Accident compensation	44,090,498
		Cost of administering accident insurance ...	10,213,913
		Total cost of accident insurance	54,304,411

BALANCE SHEET OF ACCIDENT BRANCH OF CENTRAL WORKERS' SOCIAL INSURANCE INSTITUTION AT 31 DECEMBER 1930

(in dinars)

ASSETS		LIABILITIES	
Cash	6,912	Central Directorate of Employment Exchanges	12,996,612
Banking institutions ...	61,563,473	Chambers of Labour ...	10,493,998
Movable property ...	15,021,665	Other creditors	3,545,084
Furniture, etc.	2,140,415	Assets transferred from former accident insurance funds	4,486,673
Real property	148,844,897	Pension fund for officials	79,854,775
Outstanding employers' contributions	180,655	Outstanding debt to other branches of insurance	27,873,700
Amounts outstanding from local insurance institutions, employment exchanges and other institutions ...	164,270,714	Sundry liabilities ...	4,048,571
Sundry assets	34,504,851	Capital of pensions ...	283,234,170
Total	426,533,582	Total	426,533,582

BALANCE SHEET OF SICKNESS BRANCH OF CENTRAL WORKERS' INSURANCE INSTITUTION AT 31 DECEMBER 1930

(In dinars)

ASSETS		LIABILITIES	
Cash	3,152,641	Sundry debtors	56,958,192
Banking institutions ...	10,624,913	Debt to accident insurance branch	112,309,462
Movable property ...	205,411	Special reserve fund (section 26 of Act of 14 May 1922) ...	28,279,579
Furniture, etc.	17,155,701	Outstanding (doubtful) contributions	23,090,576
Unused equipment ...	754,090	Sundry liabilities ...	42,256,651
Real property	1,950,382		
Sundry bills	27,266,261		
Outstanding employers' contributions	158,634,561		
Outstanding contributions from dissolved insurance institutions	47,030		
Amount outstanding from accident branch	14,399,194		
Sundry assets	28,704,276		
Total	262,894,460	Total	262,894,460

II.—Invalidity, Old-Age and Widows' and Orphans' Insurance for Salaried Employees in Slovenia and Dalmatia

1.—Legal Basis.

Compulsory insurance for salaried employees in Slovenia and Dalmatia is based on the Austrian Pension Act of 16 December 1906 providing for pension insurance for salaried employees, amended by the Imperial Decree of 25 June 1914 and by a Yugoslav Decree of 27 June 1921, replaced by the Act of 12 May 1922.

2.—Scope.

The scheme covers all salaried employees employed on the former Austrian territory of the Kingdom of Yugoslavia who have reached the age of 18 years, are in receipt of annual remuneration amounting to at least 150 dinars, and are employed on essentially intellectual work.

3.—Administration.

The scheme is administered by a single Pension Fund with its headquarters at Ljubliana, through the following organs :

(*a*) the Chairman of the Fund, appointed by the Ministry of Social Affairs and Public Health;
(*b*) a general meeting, consisting of the Chairman and 60 delegates, of whom half are representatives of the employers and half of the insured persons;
(*c*) a directorate consisting of the Chairman and six employer and six employee members, elected by their respective groups at the general meeting;
(*d*) a board of officers, consisting of the Chairman, two employer and two employee members;
(*e*) the director of the Fund;
(*f*) a pension committee, consisting of the Chairman, one employer and one employee member.

4.—Financial Resources.

The resources of the scheme are derived from contributions from the employers and the insured persons and from State subsidies.

The rates of contribution are as follows :

Salary class	Annual salary	Monthly contribution
	dinars	dinars
I	150 to 6,000	54
II	6,001 ,, 8,640	72
III	8,641 ,, 12,000	108
IV	12,001 ,, 17,230	144
V	17,231 ,, 20,400	162
VI	20,401 ,, 27,000	180
VII	27,001 ,, 30,000	210
VIII	30,001 ,, 33,000	240
IX	33,001 ,, 36,000	270
X	36,001 ,, 39,000	300
XI	39,001 ,, 42,000	330
XII	42,001 ,, 48,000	360
XIII	48,001 ,, 54,000	390
XIV	54,001 and over	420

The employer's share consists of 100 per cent. of that part of the contribution which does not exceed one-fifth of the contribution for the highest salary class, half the part which exceeds one-fifth but does not exceed two-fifths, and one-third of the remainder of the contribution.

The rest of the contribution is paid by the employee.

An annual State subsidy of 175,000 dinars was originally provided for, but this amount has since been reduced.

5.—Benefits.

Insurance covers the risks of invalidity (inability to continue to perform the professional duties attached to the last insurable occupation exercised, owing to physical or mental infirmity), old age and death.

The following benefits are granted :

(*a*) *An invalidity pension* payable on completion of a qualifying period of 60 contribution months and constituted as follows :

(1) a basic annual pension of 1,800 dinars ;

(2) 30 dinars for every additional 360 dinars contributed over and above 21,600 dinars during the last 120 months ;

(3) 10 times the average contribution ;

(4) one-sixth of all contributions paid.

The minimum annual invalidity pension payable is 3,000 dinars.

(*b*) *An old-age pension* granted subject to the completion of a qualifying period of five years.

The pension becomes payable : for men, at the age of 70 or after 40 years in insurance ; for women, at the age of 65 or after 35 years in insurance ; for unemployed men, at the age of 65.

The old-age pension is equal to the invalidity pension, plus 10 per cent.

(*c*) *Survivors' pensions.*

(1) a widow's pension at the rate of half the old-age or invalidity pension to which the deceased would have been entitled, subject to a minimum of 1,800 dinars a year ;

(2) orphans' pensions payable up to the age of 18 as follows :

Half orphans	Full orphans
25 per cent. for 1 child	50 per cent. for 1 child.
35 ,, ,, ,, 2 children	75 ,, ,, ,, 2 children
40 ,, ,, ,, 3 ,,	85 ,, ,, ,, 3 ,,
45 ,, ,, ,, 4 ,, or more.	90 ,, ,, ,, 4 ,,
	95 ,, ,, ,, 5 ,, or more.

The minimum annual pension payable for the first full orphan is 1,500 dinars.

(*d*) *A lump sum payable on death* to the widow or children of an insured person who died before completion of the qualifying period, at the rate of 60 times the last monthly contribution paid by the deceased.

6.—Statistics.

Average number of insured persons in 1930 : 9,525.

INCOME AND EXPENDITURE FOR 1930

(in dinars)

INCOME		EXPENDITURE	
Contributions levied ...	25,846,071	Pensions granted	5,276,988

THIRD PART

SOCIAL ASSISTANCE

I.—Unemployment Relief

1.—Legal Basis.

The organisation of employment exchanges and unemployment relief is governed by a decree of 26 November 1927 and Administrative Regulations of 19 April 1932.

2.—Administration.

The public employment exchanges are self-governing institutions attached to the Central Directorate of Employment Exchanges and under the supervision of the Ministry of Social Affairs and Public Health. They are administered by managing committees consisting of seven members, including three workers' and three employers' representatives and one public official who acts as chairman.

The duties of the public employment exchanges are to organise the placing of workers, grant relief to the unemployed, collaborate with the emigration authorities in placing workers in employment abroad, and collect statistical information concerning the labour market.

3.—Benefits.

The following benefits are granted to unemployed workers :

(*a*) daily cash benefit;
(*b*) emergency grant;
(*c*) travelling expenses;
(*d*) assistance in kind.

(*a*) *Daily cash benefit.*

Unemployed workers may be granted daily cash benefit provided :

(1) that they have been unemployed for 7 consecutive days;
(2) that they have been insured against sickness and accident and have paid their contributions to the public employment exchange for a minimum period of four months during the last year or eight months during the last two years;
(3) that they cannot support themselves on their own means;
(4) that they have registered at the public employment exchange or some other institution entrusted with the granting of unemployment relief.

The daily cash benefit is at the rate of 10 dinars for men and women workers, together with a supplementary daily allowance of 3 dinars for the worker's wife and for every dependent child up to a maximum of 18 dinars.

Benefit is payable for a maximum period of six weeks in each calendar year.

(*b*) *Emergency grant.*

An emergency grant may be paid not more than twice a year, amounting to 150 dinars on each occasion.

(*c*) *Travelling expenses.*

The Decree provides that an unemployed worker may be granted a railway ticket at half the usual rates, a sum in cash to cover the cost of the return ticket, and a daily allowance for not more than four days.

(*d*) *Assistance in kind.*

Assistance in kind may be granted as an optional benefit in the form of free maintenance to replace cash benefits in whole or in part.

4.—Financial Resources.

Under the Finance Act of 1922–1923, the contribution to the public employment exchange was fixed at 1·8 per cent. of the daily wage, shared equally between employers and workers. The Finance Act of 1932–1933 increased this proportion to 3·6 per cent.

5.—Statistics.

During the year 1930, 134,567 unemployed persons were registered with the public employment exchanges. The amount paid out in benefits to unemployed workers was as follows :

Nature of benefits	Number of beneficiaries	Benefits granted (dinars)
Daily benefit	21,466	2,151,061
Emergency grant	7,204	489,676
Travelling expenses	2,751	176,962
Railway or steamship tickets at reduced prices	71,562	3,905,444
Assistance in kind	2,751	107,778

II.—Medical Assistance for Persons of Insufficient Means

1.—Legal Basis.

Medical assistance for persons of insufficient means is regulated by the Hospitals Act of 6 March 1930 and the Regulations of 27 July 1932 concerning fees for medical attendance in State and provincial hospitals and dispensaries.

2.—Beneficiaries.

Persons who pay less than 60 dinars a year in direct taxation, excluding the supplementary taxes and the employment tax are entitled to free medical benefit, which includes medical attendance, surgical operations and medicaments.

3.—Institutions.

Free medical benefit is provided in all State hospitals, which number fourteen, in provincial and municipal hospitals numbering 156 and in private hospitals numbering 18.

4.—Statistics.

The budget for the State hospitals for the year 1930–1931 was as follows :

	dinars
State subsidy	50,231,038
Hospital fees paid by Central Workers' Insurance Institution, miners benefit societies, and transport workers' insurance funds	5,927,969
Hospital fees paid by patients of first, second and third classes	10,728,813
Municipal grants	1,570,000
Sundry resources	695,090
Total	69,152,910

III.—Assistance for Children and Young Persons

1.—Beneficiaries.

Under the Child Welfare Act all children who are not properly cared for by their parents or guardians are entitled to protection by the State in one of the following forms : admission to an assistance institution; distribution of material help to parents for the maintenance of the children; organisation of summer holidays; establishment of canteens, clubs, and other institutions for poor families with dependent children.

2.—Institutions and Benefits.

Assistance is provided by the following institutions : maternity and child welfare institutions; special dispensaries; clinics for school children; special institutions for foundlings; homes for blind, deaf and dumb, etc., children.

There are ten institutions for maternity and child welfare attached to the health establishments in the chief town of each province.

Maternity and child welfare dispensaries have been set up in the big towns and in connection with the public health centres. There are 38 public health centres in Yugoslavia, situated in the chief towns of a number of districts. The organisation of these centres is governed by a Decree of 24 April 1930.

In 1929 the various bodies for maternity and child welfare examined 40,314 persons and gave 170,017 consultations besides providing for 12,643 visits in the home.

There are a number of special clinics for school children. These organise free medical consultations and grant free medical treatment to the children of indigent parents. In 1929, 292,379 children were medically examined.

Special institutions have been set up for orphans and children whose parents are unable to provide for their support. There are 30 such State institutions in Yugoslavia, each providing for children of a specified age.

There are also special institutions for the elementary education and vocational training of blind, deaf and dumb and crippled children, and a certain number of children's reformatories.

These institutions are owned by private persons, municipal or provincial authorities, or the State. The institutions which do not

belong to the State are under the supervision of the Ministry of Social Affairs and Public Health, excluding reformatories which are under the supervision of the Ministry of Justice.

In special cases assistance may be provided in cash, ranging from 50 to 400 dinars for each child as permanent assistance or a maximum of 500 dinars as special assistance. Finally, other benefits are granted in the form of rent reductions for families with children, clothing, school equipment, transport, etc.

3.—Financial Resources.

The funds of child welfare institutions are provided out of the State, provincial and municipal budgets.

There are also a certain number of special funds such as school funds formed by fees paid by school children, funds for relief to indigent pupils, and a people's food fund, formed by fines inflicted for the infringement of the Cost of Living Act, part of which is devoted to the assistance of indigent children.

IV.—Sickness Benefit Paid by Employer.

Under the Industrial Act of 5 November 1931, the employer is bound under certain conditions to continue paying wages to workers suffering from sickness or the results of an accident.

The Act covers the whole staff of the undertakings concerned without distinction of sex or age, provided that their employment in one of these undertakings is their principal occupation. It applies to apprentices, persons doing subsidiary work, industrial workers and handicraftsmen and all other persons employed in commerce, handicrafts or other technical work.

The Act provides that a wage earner who has been employed for at least fourteen days shall retain his right to remuneration if he is prevented from performing his duties, as a result of sickness or accident for a comparatively short period, not exceeding one week, provided that his incapacity for work was not caused wilfully or by serious negligence.

The worker must inform his employer of his intended absence from work immediately, and forward him at his request a certificate issued by the district workers' insurance institution or doctor stating the nature and probable duration of his incapacity for work. The employer may demand a fresh certificate after the expiry of a certain period.

FOURTH PART

HOLIDAYS WITH PAY

Holidays with pay are regulated by legislation, collective agreement or custom.

1.—Legislation governing Holidays with Pay.

The legislation concerning holidays with pay applies to salaried employees, journalists, various categories of salaried employees in

Slovenia and Dalmatia and the employees of the Central Workers' Insurance Institution.

(*a*) *Holidays with pay for salaried employees.*

Salaried employees' holidays with pay are regulated by the Industrial Act of 5 November 1931.

The Act applies to the staff of commercial undertakings covered by the Industrial Act (staff of undertakings which are mainly engaged in commercial business or office staff of such undertakings) and to the staff of industrial undertakings who are regularly engaged in skilled technical work. It does not apply to apprentices.

The length of the holiday is as follows : 10 days' annual leave after six months' service; 2 weeks after 5 years' service; 3 weeks after 10 years' service; 4 weeks after 15 years' service, and 5 weeks after 25 years' service.

The date of the holiday is fixed by agreement between the employer and the employee in order to ensure that the work shall be carried on without interruption. Holidays not taken may not be made up during the following year.

The employee is entitled to his pay for the whole duration of his holiday. If during the holiday period he does not receive advantages in kind to which he is entitled he must be granted cash compensation.

The employer is not bound to grant holidays to a worker who has broken his contract of employment or who is dismissed for serious reasons.

(*b*) *Holidays with pay for journalists.*

Holidays with pay for journalists are regulated by the Decree of 25 September 1926.

Any journalist who has been employed for at least a year in the same undertaking is entitled to an annual leave of one month with pay. After 10 years' service he is entitled to 1½ months' leave. During the holiday period the journalist is entitled to payment of the whole of his normal salary.

The number of persons covered by these provisions, that is, members of the Federation of Yugoslav Journalists, is roughly 500.

(*c*) *Holidays with pay for salaried employees in Slovenia and Dalmatia.*

The Act of 16 January 1910 regulates the holidays of the following classes of salaried employees in Slovenia and Dalmatia : employees in banks and credit institutions, employees in wholesale and retail shops, and office and hotel employees.

The length of the holiday is as follows : 10 days' leave after six months' service, 15 days after 5 years' service, and 21 days after 15 years' service.

There are about 450 persons in the district covered by the Labour Chamber of Split who benefit by the provisions of the Act of 16 January 1910.

(*d*) *Holidays with pay for employees of the Central Workers' Insurance Institution.*

Employees of the Central Workers' Insurance Institution are entitled to an annual holiday with pay fixed as follows : 4 days' leave after 5 years' service, 21 days after 15 years' service, and 28 days after more than 15 years' service.

2.—Holidays with Pay regulated by Collective Agreements.

(*a*) *Collective agreement concluded on 14 April 1919 between the Croat-Slovene Industrial Association, the National Federation of Food and Drink Trades and the Publishers' Federation with the Federation of Commercial and Office Employees.*

Under the terms of this agreement every office or commercial employee is entitled to an annual leave fixed as follows : 14 days after one year's service, 21 days after 2 years' service, and 30 days after 5 years' service.

(*b*) *Agreement concluded between the Julio Meinl Company of Zagreb with the Salaried Employees' Federation in December 1929.*

This agreement provides that every salaried employee shall be granted a period of annual leave fixed as follows : 10 days after 5 years' service, 15 days after 10 years' service, and 18 days after more than 10 years' service.

Workers in this undertaking who have been employed for less than five years are entitled to an annual holiday of 7 days. An extra day's leave is granted for every additional year of service.

(*c*) *Agreement concluded between the Salaried Employees' Federation and the Split Employers' Association for the town of Split.*

The period of annual leave is fixed as follows : 14 days after one year's service, 21 days after 2 years' service and 30 days after 5 years' service. The holidays may be replaced by cash compensation equal to twice the remuneration due.

The number of salaried employees covered by this agreement is 360.

(*d*) *Regulation of holidays of employees in banks and insurance companies.*

The staff regulations of banks and insurance companies generally include provision for holidays with pay.

The regulations of the Belgrade Export Bank provide that every employee shall be granted an annual holiday of 20 days for the benefit of his health, granted by the management at a time convenient to the undertaking.

The regulations of the National Bank provide for an annual holiday of 20 days for employees with not more than 15 years' service and one month for those with more than 15 years' service.

The regulations of the Central Savings Bank of Croatia provide for holidays with pay fixed as follows : 2 weeks after one year's service, 3 weeks after 5 years' service, 4 weeks after 10 years' service, and 5 weeks after 15 years' service.

(*e*) *Agreement concluded between the Federation of Typographical Workers and the Federation of Typographical Employers, last amended on 21 February 1929.*

A worker who has been employed in the same undertaking for at least a year is entitled to the following annual leave: 3 days after one year's service, 4 days after 3 years' service, 5 days after 4 years' service, 6 days after 5 years' service, and 10 days after 8 years' service.

About 2,150 workers are entitled to annual leave under this collective agreement.

3.—Holidays with Pay regulated by Custom.

Generally speaking, employees in lawyers' offices are granted annual holidays with pay of 10 to 20 days. This appears to be the practice also in notaries', engineers', architects' and surveyors' offices.