Canadian Provisions for Aid for Dependents of Members of the Army and Air Force*

Canada's participation in the war has necessitated the introduction of governmental provisions for the wives, children, and other dependent relatives of men who have joined the armed forces. The support of dependents remains primarily a responsibility of the man who provided for them in times of peace, but if he fulfills this responsibility by assigning a part of his military pay to them the Canadian Government provides a supplementary allowance out of public funds. Thus the responsibility for the care of dependents is shared by the Government with the men themselves. The statutory provisions and the administrative arrangements by which this program for dependents of officers and men in the Army and the Air Force is put into operation will be described in the following pages. The program for dependents in the Navy, although similar in its broad outlines, is sufficiently different in detail that its provisions will not be included here.

To put the provisions into effect, a new agency was created in the Department of Defense, the Dependents' Allowance Board. The Board at present consists of five members, four representing the military forces and one representing the Treasury. The chairman of the Board is designated by the Minister of Defense; at present he is the civilian representative of the Treasury. In order to avoid the necessity for building a field organization reaching every locality in which dependents of soldiers are living, the Canadian Government decided to enlist the cooperation of existing national agencies in conducting necessary investigations. The two cooperating agencies are the Department of Pensions and National Health, an agency created after the last war for the purpose of administering welfare provisions for veterans, and the Soldiers' Settlement Board, an agency created in 1917 to assist returned soldiers in settling on the land. If these agencies find their own facilities inadequate for conducting the necessary investigations, they may call on local recognized social agencies, public or private, for assistance in their tasks. The cooperating agencies do not decide a claim, nor do they make recommendations; they merely report the facts. The power of decision rests in every case with the Dependents' Allowance Board. In its administrative aspects, the Canadian system of dependents' allowances is characterized by complete decentralization of the

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fact-finding functions and a high degree of cen­tralization in claims adjudication.

Under the program, aid is granted to two main classes of dependents. The wife and children of the soldier constitute the primary class, and other dependents of specified degrees of relationship constitute the secondary class. The program extends to only three dependents of any one man, and if he has more than three dependents priority must be given to those in the primary group.

**Family Allowances**

The family allowance is available to the wife of the man, his sons below the age of 16, and to his daughters below the age of 17. If there is no wife, a female relative who maintains a home for the man’s dependent children may receive a wife's allowance. The ages specified for the son or daughter correspond to those in the veterans’ pension act and mothers’-allowance legislation; it has been indicated, however, that the age limit might be raised to 18 in the near future. Children who are taking a course of instruction approved by the Canadian Pension Commission and who are making satisfactory progress may receive an allowance up to age 21; this provision has been found difficult to administer. There is no age limit for children who are physically or mentally incapacitated. By definition, son or daughter includes foster and illegitimate children.

Before claiming an allowance for his family the soldier must assign a qualifying allotment of 15 days’ pay a month, according to this schedule:

- Warrant officer, class I: $60
- Warrant officer, class II: $45
- Warrant officer, class III: $40
- Staff sergeant and sergeant: $35
- Ranks below sergeant: $20
- Boy: $10

Officers are not required to make an assignment of pay for this class of dependents, an exception insisted upon by Army authorities.

The wife's allowance, payable by the Government, shall not exceed the following monthly amounts:

- Commissioned officers:
  - Officers above the rank of major: $60
  - Major: $55
  - Captain: $50
  - Lieutenant and second lieutenant: $45

- Enlisted men:
  - Warrant officer, class I: $40
  - All other ranks: $35

For dependent children living with their mother the allowance may not exceed $12 for each child. If there are children dependent on the soldier who are not living with their mother, the allowance for them may be increased, if necessary, to $20 per child; in no case, however, can the total exceed $48 for three or more children.

The allowance is made for such an amount as the Dependents’ Allowance Board may decide, usually on a flat-rate basis without deduction for other income. Although adjustments do take place within the stated maximums, information is not definite as to what consideration is given to need, income, or prior support. For this class of dependents, both the soldiers’ allotment and the supplementary allowance are granted at once before investigation is begun. Complete investigation appears to be made only in doubtful cases.

**Dependents’ Allowances**

Dependents' allowances may be granted to certain relatives to whom the man furnished support before he joined the armed forces or who became dependent upon him after his appointment or enlistment. This secondary group consists of parents, brothers under age 16, sisters under age 17, a divorced or separated wife if the soldier is under legal obligation to support her, and a common-law wife. Before claiming an allowance for a dependent in this class, the soldier must assign a part of his pay to the individual. If he claims an allowance for a dependent of this type and none for dependents in the primary class, he must assign 15 days’ pay; otherwise he allot 5 days' pay; in no case does he have to assign more than 20 days' pay in all. Officers must also assign 5 days' pay to claim an allowance for secondary dependents.

Unlike the procedure for family allowances, dependents' allowances are granted only after actual dependency has been verified by investigation and the claim has been approved. They are awarded on the basis of a flat amount minus deductions for other income. The flat monthly amount varies according to rank:

- Commissioned officers:
  - Officers above rank of major: $30
  - Major, captain, lieutenant, and second lieutenant: $25

- Enlisted men:
  - Warrant officers and all other ranks: $20

Social Security
The basis for determining the allowance appears to be the amount per recipient stated in the schedule minus any other income and resources and exclusive of the allotment from the man's pay. The regulations provide that no individual in this class shall receive an allowance if he has, from any source other than the assigned pay, an income which is equal to the allowance rate; if the income is less than the allowance rate, an award equal to the difference may be made. The allowance for dependents of enlisted men is normally the full $20, or $10 if the dependent has some other income. There seems to be no significant attempt at further refinement of amounts of awards. The dependent is not forced to liquidate assets, but a substantial deposit in the bank may be taken into consideration at the discretion of the Board. The measure of support prior to the soldier's enlistment is used as the basis for the allowance. Public assistance granted before the application is made is exempt from consideration as income.

**Separated Wives and Common-Law Wives**

A wife separated from her husband by divorce or formal agreement can receive no more than her husband is required by law to provide; his pay is allotted for this purpose up to the stated maximum before any additional allowance is provided. If the wife is not legally separated but is living apart from her husband and he was not supporting her before his enlistment, her circumstances are determined; if she is self-supporting she receives no allowance. If the wife is deserted she may apply for aid; her husband is notified of the claim and has an opportunity to assign his pay. If he refuses to acknowledge the responsibility, the Dependents' Allowance Board investigates to get the facts. The Board may be asked to establish her rights in court. The Dependents' Allowance Board tries not to be a family court, although in its discretion the Board has the right to enforce its decisions without court action.

The Board is authorized to grant an allowance for a common-law wife if the soldier has supported her on a domestic basis for 2 years and publicly represented her as his wife, provided that she is not commonly regarded as a loose character. (The latter term is not defined but is interpreted on the basis of the source and reliability of information received.)

**Dependent Receiving Other Aid**

No allowance is granted for a dependent already receiving an old-age pension even though the allowance would be larger than the pension. The old-age pension is not subject to change with the man's enlistment, and the Government believes that the post-war adjustment will be less difficult if existing arrangements are disturbed as little as possible.

In computing allowances for dependents who are already receiving a mother's allowance, the sum of $12 a month is considered a reasonable amount to maintain each dependent child if there are not more than two, with $3 per month for each additional child. After deductions on this basis are made, the balance of the mother's allowance, if any, is regarded as the mother's personal income and is taken into account in computing the award.

**Miscellaneous Provisions**

No allowance is granted to:

(a) A person maintained in an institution at public expense. If the mother is living in an institution, the institution may receive the fixed rate of $20 a month as under an agreement with the Provinces. The Dependents' Allowance Board makes the payment, suspending the allowance and giving only the assigned pay to the institution. Dependents can never collect this allowance retroactively.

(b) A wife living apart from her husband, if, although able to do so, he has not supported her during the 6 months prior to enlistment.

(c) Any person whom the Board considers morally unworthy.

(d) The wife of a soldier who, subsequent to enlistment, married without official permission.

(e) A person who is a paid member of the defense forces of Canada.

(f) A person, other than a wife, if, in the opinion of the Board, responsibility for support may reasonably be presumed to rest on some person other than the officer or man.

An allowance is suspended when a female dependent marries, when the female relative who cares for the man's children gives up domestic responsibility, or when the soldier's pay is stopped because of absence of more than 21 days. If the soldier deserts, all allowance stops. When a man is reported missing, an interim allowance, which is
made up of the assigned pay and the regular allowance and which is not above the pension maximum, is continued until the final report is received. For soldiers who are prisoners of war or hospitalized, the allowance to the family is continued and 1 month’s pay is allotted in addition.

An allowance ceases when a soldier is discharged with less than 183 days of honorable service or when he dies or otherwise becomes ineligible. If the dependent is considered eligible for a pension, the allowance may be continued until the pension is awarded. Overpayments are then recovered from the pension.

Americans who enlist can make allotments from their pay to provide allowances for their dependents. The Red Cross conducts the necessary investigation in the United States.

Special Awards by Treasury Board

If a case arises in which the Board believes that a condition of dependency exists and that the granting of an award not permitted under the regular program is in the public interest, it may so recommend to the Treasury Board. Very few such cases have been submitted to the Treasury Board. If that body concurs, the matter is referred to the Governor in Council for a final authorization. Each case recommended is to be considered on its merits and is not to be considered a precedent which will broaden the regulations.

If the case cannot be dealt with under regular procedures, the Treasury Board makes an extra allowance. In the course of determining the individual circumstances in the case, the loss of income, calculated by estimating the loss of support (including an estimated value for the individual’s service) and by applying the means test, is independently determined. In many instances the family situation changes, and the appropriate welfare agency is requested to investigate home conditions.

Recipients of Aid

As of July 1, 1941, 118,000 allowances had been awarded. Of these, 105,000 were made to wives and children. Forty percent of the voluntary enlistments have involved allowances.

The Treasury has received 60 requests from mothers for special awards and 100 requests from wives.

Application for Allowance

At the time he enlists, the recruit signs a declaration indicating whether he intends to apply for an allowance for his dependents. If he wishes to claim an allowance, the recruiting officer explains the terms of the regulations. The officer then elicits as much information as he can concerning the family of the recruit and explains what documents, such as marriage and birth certificates, the man must produce for examination by the unit paymaster. The recruiting officer is provided with a copy of the regulations and a large explanatory wall chart for the office, but he has no function other than advisory.

When the recruit is assigned to a military unit, he is called before the unit paymaster, under whose direction he fills out the application forms. The first of these forms authorizes the Treasury to assign a portion of the man’s pay to his dependents and is a prerequisite to obtaining any allowance. The second form is a claim for an allowance for the primary class of dependents. This form is brief, containing mainly routine questions such as name and address of dependents. The soldier is asked whether he was supporting his wife and whether they were living together. There are no questions concerning need.

A third and more detailed questionnaire must be filled out by a soldier who wishes to claim an allowance for a dependent in the secondary class. This form contains detailed questions concerning the need of the dependent, his other sources of income, the support received from the soldier, and other information.

When a child is born to the wife of a soldier while he is on active duty, the soldier may apply to the unit paymaster and receive an application form for a supplementary allowance. This is a brief form carrying only the name and address of the wife and the request for the additional allowance.

Investigation Procedures

The unit paymaster examines the birth and marriage certificates and executes a certificate stating that he has examined them. In exceptional cases, such as those involving divorce or separation, he must forward the original documents to the Dependents’ Allowance Board. If the soldier has claimed an allowance for a dependent in the secondary class, the regimental paymaster
executes a "Request for Investigation" form which accompanies the other forms. All forms are then sent to the district paymaster.

The district paymaster forwards all forms except the "Request for Investigation" to the Treasury Department. There the allotment from the soldier's pay is made, and payment of both allotment and allowance to the dependents in the primary group begins at once. The "Request for Investigation" is turned over to a representative of the Dependents' Allowance Board, designated by the Board's Division of Payment Services and attached to the office of the district paymaster. There is thus a Board representative in each military district. The representative of the Allowance Board in turn sends the form to the district administrator of the Department of Pensions and Health or of the Soldiers Settlement Board, who arranges for the investigation.

The actual investigation is conducted by the nearest office of the Department of Pensions and Health in the larger cities and in the entire Province of Quebec, and by the Soldiers' Settlement Board for cases in the smaller towns and rural districts. Both agencies clear all cases through the local social-service index, and cases which are already known to private welfare organizations are turned over to them to bring the information up to date. If the case is sent back to the investigating private agency with a request for further information, it does not necessarily have to be routed again through the public agencies. The use of local welfare agencies brings existing welfare facilities and available social-work skills into the program, although welfare services are provided only when there seems to be an improper use of the allowance. However, it was indicated that local agencies may act to provide services if they consider it advisable.

Payment for investigation by the welfare agencies has been satisfactorily provided for at a flat nominal rate. The agreed rate has been $2.50 per investigation, plus mileage costs, although the actual cost to the agency is from $5 to $7; the agency provides the difference. There has been no demand that new local agencies should be set up to handle the Board's work. As far as can be ascertained, the experience with the use of voluntary civilian workers in local agencies has been satisfactory. Within a reasonable time the local agencies have been able to handle the volume of work connected with investigations and incidental services.

**Claim by Dependent**

If a person for whom a soldier has not made an application for allowance claims dependency, the Board notifies the soldier. If he accepts the responsibility, the claim is made in the usual way. If he declines, however, the Board investigates and decides whether the claim is valid. A decision by the Board to grant the allowance to the dependent obligates the soldier to make the usual assignment of his pay. The soldier is not forced to make an allotment for secondary dependents. In claims made by an unmarried mother for the support of her child, the Board forwards the claim to the local officer in charge of child protection with a request for investigation. When the claim appears to be well founded, the soldier's commanding officer is asked to endeavor to have the man make the necessary assignment of his pay. If he refuses to accept the responsibility for the child, the decision rests with the local authorities, who may press charges under the statutory procedure for such cases. Any court order so obtained is forwarded to the Board for appropriate action.

**Decision**

The reports of the field investigators are not considered locally but are forwarded to the Department of Pensions and National Health or to the director of the Soldiers' Settlement Board. In these offices the reports are checked for inclusive data, documentation, and other points. They are then submitted to the Dependents' Allowance Board, which maintains a large staff of reviewers called readers. Readers are guided by certain forms which cover the factors to be considered in making their reports to the Board. The general qualification for readers is a capacity to interpret regulations and an understanding of human nature. College graduates and school teachers are preferred.

There are 60 of these readers, allocated among the following divisions: case records, documentary proof, facts, and dependents. The Bureau of Vital Statistics examines the letters for military purposes and also furnishes at the same time, without charge, data about other marriages and illegitimate children. The determination of ille-
gitimacy is left to court order or to agreement with the father.

The readers make recommendations, which are submitted with the report to the Board for final decision. Two Board members sign each award. The Board does not meet to pass on the bulk of the awards, and only those cases requiring special consideration are submitted to Board meetings. Both the applicant and the dependent are notified of the decision.

Applicants or dependents have no right of appeal from the Board's decision. Each officer of a unit not below the rank of captain is designated as an official interviewer, and in each military district a Government official serves as official interviewer. The interviewers receive objections. If the interviewer thinks that further consideration of the application is justified, he may report to the Board, which then reviews its decision. The Board is glad to reconsider a decision at any time and states that the percentage of requests for such reconsideration is low. Final complaints may be made to the Minister of Defense, who is the superior officer of the Dependents' Allowance Board.

It is reported that the satisfaction resulting from the centralization in the Board of the decisions on claims is derived from the consistency of treatment achieved by the cooperating welfare agencies. The decentralization of investigation has likewise been found advantageous.

**Method of Payment**

The allotment assigned by the soldier is deducted from his military pay, which he receives directly from the unit paymaster. The assigned allotment, together with the dependents' allowance, is paid directly to the principal dependent in one check from the Treasury, even though the allowance may include dependents in both the primary and the secondary groups. This method of payment in one check has been found acceptable in practice. Payments are made monthly for the preceding month. A private or public agency may be appointed trustee if the wife does not use the money properly.

Once every 6 months the Comptroller of the Treasury sends a form to each recipient by registered mail. This form, which must be returned within 60 days, contains questions designed to indicate whether or not the dependency still exists. The procedure is purely a routine check-up, however, and regulations specify that it shall not be construed as relieving the Board of its responsibility or as giving the Comptroller authority to change an award of the Board.