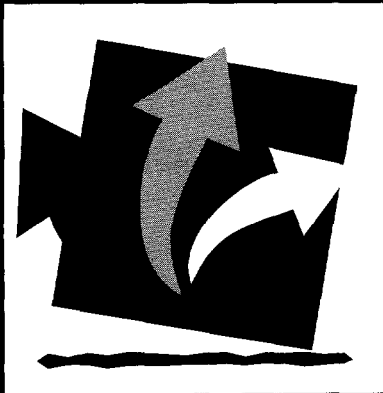


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Family Allowances

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March 1999

FAMILY ALLOWANCES

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* World Bank. The views are of the authors and should not be attributed to the World Bank or the countries they represent.

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FAMILY ALLOWANCES

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ABSTRACT

This paper summarizes key aspects of family allowances programs across the world and presents information on their characteristics in a cross-country comparative context. Family allowances can be universal (paid to all resident families with a specified number of children) or employment-based (whereby workers receive additional pay depending on the size/composition of their family). Their characteristics include eligibility conditions, source of funds, benefit levels and administration. These characteristics differ not only across economies but also over time in the same country as governments strive to tune unemployment policies to macro and labor conditions. Therefore, the reader should consider the information in this paper as approximately correct at the time of printing and should refer to the indicated sources for greater reliability

FAMILY ALLOWANCES

Types of Systems and Coverage

Family allowance programs are of two types - universal and employment related. The first category, in principle, provides allowances to all resident families with a specified number of children. The second category provides allowances to all wage and salary workers, and in some cases the self employed. A few of these systems cover some categories of nonemployed persons as well. Most employment-related programs continue to pay family allowances to insured persons with dependent children in their care when they retire or are temporarily off the job and receiving sickness, unemployment, work injury, disability or other benefits; they also pay allowances to widows of social security beneficiaries.

Sources of Funds

The differences in family allowance programs are reflected in the methods used for financing. In universal systems, the entire cost is usually covered by general revenue. In contrast, countries linking eligibility with employment meet the cost of allowances entirely or in considerable part from employer contributions, usually at a uniform percentage-of-payroll rate. Where contributions do not cover the entire cost, the remainder is usually met from a government subsidy. Few countries provide for an employee contribution toward family allowances, although some require self employed persons to contribute.

Eligibility

Eligibility is commonly related to the size of the family and in some cases to family income. Many countries pay allowances beginning with the first child. In addition, some countries pay an allowance for a nonemployed wife or other adult dependent, even if there are no children.

In some countries, families with only one child are ineligible. Age requirements vary but are usually tied to the last year of school or the minimum working age, which are often the same and fall somewhere between ages 14 and 18. Under most programs, the continuation of schooling, apprenticeship or vocational training qualifies a child for an extension of the age limit. In the case of disabled children, many countries extend the age limit beyond that for continued education or pay allowances indefinitely.

Benefits

Whether a program pays a uniform rate for all children, an increasing amount or a decreasing amount for each additional child may reflect the history or the intent of the program. The allowance structure may vary, for example, depending on whether the primary intent is to provide assistance or stimulate population growth. The allowance in most countries is a uniform amount for every child, regardless of the number of children in a family. The allowance in most countries increases for each additional child; the payment for a fifth child, for example, may be considerably larger than for the first or second child. In a few countries, the allowance per child diminishes or ceases with the addition of children beyond a certain number. In some countries, family allowances (and tax exemptions for dependent family members) have been replaced or supplemented by credits or other forms of a negative income tax.

Administrative Organization

In countries where family allowances are available to all families and financed from general revenues, the program is usually administered by a government department. Where allowances are payable mainly to families of employed persons and financed primarily from employer contributions, the administration may be by a semiautonomous agency under public supervision. Equalization funds often handle the program's financial operations. Each employer pays family allowances to its employees with their wages. The firm then settles with the local fund only the surplus or deficit of contributions due, after deducting allowances the firm paid. A similar procedure of settling only surpluses or deficits is followed by the local funds in relation to the regional equalization funds under whose supervision they operate. The equalization process makes it possible to fix a uniform contribution rate for all employers, regardless of the number of children in their employees' families. This in turn eliminated any effect allowances might have in inducing employers to discriminate in hiring workers with children.

The main features of family allowances schemes are presented in the tables that follow and have been adapted from *Social Security Programs Throughout the World-1997* published by the US Social Security Administration, Office of Research, Evaluation and Statistics: Research Report #65, SSA Publication No. 10-11805, August 1997.¹ In the tables that follow, we reproduce selected information in a tabulated form again from the aforementioned publication.

¹ An internet version of this publication is available at www.ssa.gov/statistics/ores_home.html.

TABLE 1A
FAMILY ALLOWANCE - TYPE OF PROGRAM, COVERAGE
AND FUNDING SOURCES
OECD COUNTRIES

Country	Type of Program	Coverage	Source: Person	Source: Employer	Source: Government
Australia	Dual universal and social assistance system	Residents with 1 or more children	None	None	Entire cost from general revenues.
Austria	Universal	Permanent residents with 1 or more children. Aliens eligible if employed for more than 3 months or resident for at least 5 consecutive years.	None. Agricultural self employed: Portion of land tax.	4.5% of payroll	Grants by municipalities, according to number of inhabitants. States pay 24 schillings/year for each inhabitant. portion of Federal income tax receipts transferred to Family Allowances Equalization Fund.
Belgium	Employment-related system	Gainfully occupied persons and social insurance beneficiaries with 1 or more children. Special systems for public employees and self employed persons. Families not covered above eligible for means tested allowances.	None	7% of payroll	Subsidies to employee and self employed programs covering any deficits.
Canada	Refundable tax credit	All residents with 1 or more children.	None	None	Whole cost.
Czech Rep.	Universal system	Families with children.	None	None	Whole cost.

TABLE 1A (Continued)
FAMILY ALLOWANCE - TYPE OF PROGRAM, COVERAGE
AND FUNDING SOURCES
OECD COUNTRIES

Country	Type of Program	Coverage	Source: Person	Source: Employer	Source: Government
Denmark	Universal system	Resident citizens, aliens having resided in Denmark 1 or more years (3 years for special supplement) or aliens covered by reciprocal agreements.	None	None	Whole cost.
Finland	Universal system	All residents with 1 or more children.	None	None	Entire cost. Municipal authorities, entire cost of child home care allowance.
France	Universal system	Families living in France for at least 3 months.	None, except self employed and agricultural workers.	5.4% of payroll. Low earnings are partially or totally exempt.	1.1% of total revenues used to finance family allowances.
Germany	Universal system	Residents who are subject to income tax with 1 or more children.	None	None	Whole cost.
Greece	Employment-related system.	Employees in industry, commerce and related occupations, with 1 or more children.	1% of earnings.	1% of payroll.	None.
Hungary	Universal system	All residents with 1 or more children.	None	None	Whole cost.
Iceland	Program transferred from social security to the tax system.				

TABLE 1A (Continued)
FAMILY ALLOWANCE - TYPE OF PROGRAM, COVERAGE
AND FUNDING SOURCES
OECD COUNTRIES

Country	Type of Program	Coverage	Source: Person	Source: Employer	Source: Government
Ireland	Dual universal and social assistance system.	Residents with 1 or more children.	None	None	Whole cost.
Italy	Employment-related system	Employees and social insurance, welfare and unemployment beneficiaries with 1 or more children or other dependents. Special systems for self employed and formerly self employed pensioners.	None.	2.48% of payroll.	Various subsidies.
Japan	Dual employer liability and assistance systems.	Residents with 1 or more children: child under age 3.	None.	70% of cost (about 0.11% of wages).	With respect to employees-national treasury, 20% of cost, prefecture, 5%, city or town, 5%. With respect to self employed and unemployed-national treasury, 66.6%; prefecture, about 16.7%, city or town, about 16.7%.
Luxembourg	Universal system	All residents with dependent children who are legally domiciled in the country.	Employee, none. Self employed, 0.7% of income.	None.	Entire cost.
Mexico				Pays 1% of payroll up to ceiling of 25 times min. wage in Federal District for child daycare program.	

TABLE 1A (Continued)
FAMILY ALLOWANCE - TYPE OF PROGRAM, COVERAGE
AND FUNDING SOURCES
OECD COUNTRIES

Country	Type of Program	Coverage	Source: Person	Source: Employer	Source: Government
Netherlands	Universal system.	All residents with 1 or more children.	None	None	Whole cost.
New Zealand	Dual universal and social assistance systems.	Domestic purpose benefit; Single parent caring for child full time. Disabled child's allowance: Persons caring for physically or mentally disabled children at home. Family support: All beneficiaries: and low income earners with dependent children.	None	None	Entire cost financed from general revenues.
Norway	Universal system.	All resident children.	None	None	Whole cost.
Poland	Universal means tested	All resident.	None	None	Total cost.
Portugal	Employment-related system.	Employed persons, unemployed and pensioners. Voluntary insurance available to certain categories of employed persons not covered by any other contributory program.	11% of earnings. Self employed, 25.4% for mandatory coverage and 32% for voluntary coverage.	23.75% of payroll. Includes 0.5% to cover employment-related illness.	Subsidy for social pension and health care. 2.8% of the combined contribution finances family allowances.

TABLE 1A (Continued)
FAMILY ALLOWANCE - TYPE OF PROGRAM, COVERAGE
AND FUNDING SOURCES
OECD COUNTRIES

Country	Type of Program	Coverage	Source: Person	Source: Employer	Source: Government
Spain	Employment-related program.	Contributory system: All employees, social security pensioners and persons receiving cash sickness benefits who have one or more eligible children. Noncontributory system: All Spanish citizens and legal resident aliens not entitled to children's social security benefits or benefits from any other public system.	4.7% of covered earnings based on wage classes that vary according to 11 occupational classes.	23.6% of earnings according to 11 occupational classes.	Pays for non-contributory pensions from general revenues.
Sweden	Universal system.	All residents with 1 or more children.	None	None	Whole cost.
Switzerland	Employment-related system	Federal program: Agricultural employees and small self employed farmers who have 1 or more children (family allowances) or spouse (housekeeping allowance). Cantonal programs: Nonagricultural employees with 1 or more children; several cantons also cover some self employed, including farmers. Employers usually affiliate with family allowance funds; in some cantons, employers may guarantee payment. Special system for public employees.	None	Agricultural employer, 2% of payroll (Federal program). Nonagricultural employers, 0.1% to 5.5% of payroll, according to canton and fund.	Federal and cantonal governments share residual cost for agricultural employees and whole cost for small farmers (2/3 by the federal government, 1/3 by cantonal governments).

TABLE 1A (Continued)
FAMILY ALLOWANCE - TYPE OF PROGRAM, COVERAGE
AND FUNDING SOURCES
OECD COUNTRIES

Country	Type of Program	Coverage	Source: Person	Source: Employer	Source: Government
United Kingdom	Universal system (Child Benefit) and social assistance (Family Credit)	Residents with 1 or more children.	None	None	Whole cost.
United States					Federal-State system of aid (cash payments and social services) to indigent families with dependent children (AFDC). Also liberalized Federal tax credits for low income families with eligible children.

TABLE 1B
TYPE OF SYSTEM, COVERAGE AND FUNDING SOURCES
NON-OECD COUNTRIES

Country	Type of Program	Coverage	Source: Person	Source: Employer	Source: Government
Albania	Social insurance	Employees.	None	6%	Covers deficit.
Algeria	Employment-related system	Nonagricultural employees and social insurance beneficiaries with 1 or more children. Special systems for public employees and employees of certain agricultural cooperatives	None	None	Whole cost.
Argentina	Social insurance	Employed persons, pensioners and other social security beneficiaries. Exclusion; Employees earnings more than \$1,500-\$1,800/month and domestic employees.	None	7.5% another 1.5% helps to finance the unemployment insurance program.	Cost of benefits for pensioners and other recipients of social security benefits.
Armenia	Dual universal and social assistance system	Families with children	None	None	Whole cost

TABLE 1B (Continued)
TYPE OF SYSTEM, COVERAGE AND FUNDING SOURCES
NON-OECD COUNTRIES

Country	Type of Program	Coverage	Source: Person	Source: Employer	Source: Government
Belarus	Dual universal and social assistance systems	Families (including those headed by unemployed, disabled or single parents or unmarried mothers) with one or more children.	1%	4.7-35% according to branch of industry and type of enterprise.	Cost of social pensions plus subsidies as needed. Central government budget allocations to allowances for children aged 3 and older; and local budget allocations to means tested allowances. Contributions also finance cash benefits for sickness and maternity, work injury cash benefits, and old age, disability and death.
Benin	Employment related	Employees and social insurance beneficiaries with 1 or more children. Special system for public employees.	None	8.8%	None
Bolivia	Employment related	All workers. Special systems for bank employees, military personnel, drivers, miners, railroad employees, petroleum workers and other groups.	None	Whole cost.	None

TABLE 1B (Continued)
TYPE OF SYSTEM, COVERAGE AND FUNDING SOURCES
NON-OECD COUNTRIES

Country	Type of Program	Coverage	Source: Person	Source: Employer	Source: Government
Brazil	Employment related	Employees with 1 or more children except domestic employees.	8-10% of earnings according to 3 wage levels. Self employed, 20% of earnings according to 10 wage levels and time spent at each wage level.	20% of payroll. Employers of domestic workers contribute 12% of payroll.	Certain earmarked taxes to finance administrative costs and defray deficits as well as contributions with respect to employees of state owned enterprises.
Bulgaria	Employment related	Employees, members of liberal professions, handicraft cooperatives, collective farmers and social insurance beneficiaries. Special systems for students and single mothers and military.	2%. Self employed, 32% of earnings .	37%	Any deficit. Contributions also finance all other social security benefits except unemployment.
Burkina Faso	Employment related	Employees (including temporary workers) and social insurance beneficiaries with 1 or more children. Special system for public employees.	None	11.5%	Any deficit

TABLE 1B (Continued)
TYPE OF SYSTEM, COVERAGE AND FUNDING SOURCES
NON-OECD COUNTRIES

Country	Type of Program	Coverage	Source: Person	Source: Employer	Source: Government
Burundi	Employment related	Employed persons and apprentices, if they have dependent wife and 1 or more children. Special system for public employees.	None	Whole cost.	None
Cameroon	Employment related	Special systems for apprentices with families. Exclusion: self employed	None	7% (5.65% in agriculture, 3.7% for private schools)	None
Cape Verde	Not indicated	Employed persons. Special system for public employees.	None	3% of payroll	None
Central African Rep.	Employment related	Employees and social insurance beneficiaries with 1 or more children. Special system for public employees	None	12%	None
Chad	Employment related	Employees with one or more children. Separate system for public employees	None	6%	Subsidy from earmarked taxes

TABLE 1B (Continued)
TYPE OF SYSTEM, COVERAGE AND FUNDING SOURCES
NON-OECD COUNTRIES

Country	Type of Program	Coverage	Source: Person	Source: Employer	Source: Government
Chile	Employment related	Employed persons and pensioners with 1 or more children or other eligible dependents	None	None	Whole cost through Unified Family Allowances and Unemployment Fund
Colombia	Employment related	All employees	None	4%	None
Congo (Brazzaville)	Employment related	Employees with 1 or more children, whether married or not. Special system for public employees.	None	10.03%	None
Congo (Kinshasa)	Employment related	Employed persons and social insurance beneficiaries with 1 or more children. Special system for public employees.	None	4%	None
Costa Rica	Social assistance	Indigent, old age, survivors and disability pensioners.	None	5%	Percent of yield of sales tax.
Cote d'Ivoire	Employment related system	Employees with 1 or more children. Special system for public employees.	None	5%	None

TABLE 1B (Continued)
TYPE OF SYSTEM, COVERAGE AND FUNDING SOURCES
NON-OECD COUNTRIES

Country	Type of Program	Coverage	Source: Person	Source: Employer	Source: Government
Croatia	Social insurance system	Employed persons, public employees and military personnel	2.2%	None	Total or partial cost of special categories of persons.
Cyprus	Universal system	All residents	None	None	Whole cost
Equatorial Guinea	Social insurance	Employees, public officials, military, self employed, clergy, members of production cooperatives, students and other groups.	4.5%	21.5% of earnings	No less than 25% of annual social security receipts.
Estonia	Social insurance system	Families with children permanently residing in Estonia	None	None	Whole cost
Gabon	Employment related	Employed persons with 1 or more children and pensioners caring for child born before retirement. Special system for public employees. Separate system for self employed, state workers under contract and the indigent.	None	8%	None

TABLE 1B (Continued)
TYPE OF SYSTEM, COVERAGE AND FUNDING SOURCES
NON-OECD COUNTRIES

Country	Type of Program	Coverage	Source: Person	Source: Employer	Source: Government
Guernsey	Universal	Residents with one child or more	None	None	Whole cost
Guinea	Employment related	Employed persons subject to the Labor Code who are covered under social insurance	None	6%	None
Hong Kong	Social Assistance	Residents	None	None	Whole cost
Israel	Universal	Residents with 1 or more children	Employee, none. Self employed, 1.88% of earnings (1.18% below one half of average wage).	1.88%	0.60% of payroll (reduced rates on earnings below one half of average wage) plus amount equal to 160% of all receipts from insurance contributions, including those from employers, the self employed, and the government for both employees and the self employed.
Jersey	Universal	Residents with 1 or more children	None	None	Whole cost
Kyrgyzstan	Social assistance (income tested) system	Orphans, children of single parent families and of unwed mothers; and students of disabled or unemployed parents.	None	None	Whole cost from general revenues

TABLE 1B (Continued)
TYPE OF SYSTEM, COVERAGE AND FUNDING SOURCES
NON-OECD COUNTRIES

Country	Type of Program	Coverage	Source: Person	Source: Employer	Source: Government
Latvia	Universal	Permanent residents with a child of prescribed age.	None	None	Total cost.
Lebanon	Employment related	Employees and social insurance beneficiaries with nonworking wife or with 1 to 5 children	None	15% of payroll up to a ceiling of 3 times min. wage or 7% of payroll in case of small employers.	None
Liechtenstein	Universal	All residents and all nonresident employees and self employed	None	2.5% of payroll	Any eventual deficit
Madagascar	Employment related	Employed persons, students and apprentices with 1 or more children. Unemployed workers eligible for a max. of 6 months under certain conditions. Special systems for public employees. Must be resident of Madagascar or France.	None	8.25% of payroll	None

TABLE 1B (Continued)
TYPE OF SYSTEM, COVERAGE AND FUNDING SOURCES
NON-OECD COUNTRIES

Country	Type of Program	Coverage	Source: Person	Source: Employer	Source: Government
Mali	Employment related	Employees with 1 or more children. Special system for public employees.	None	8% of payroll	Subsidies covering deficits.
Malta	Social insurance/ public assistance	All resident Maltese citizens who satisfy the means test.	Employee, 8.3% of basic wage; min. and max. contributions, Lm3.54 and Lm9.86/week respectively (flat rate of Lm2.12/week in under age 18); self employed, Lm5.50 to Lm15.10/week, depending on net income from self employment and other sources.	10% of basic wage; min. and max. contributions, Lm212/week for employees under age 18).	50% of total contributions. contributions also finance old age, disability and death, sickness, work injury, unemployment and family allowance benefits.
Mauritania	Employment related	Employed persons with 1 or more children. Special system for public employees.	None	8%	None
Mauritius	Social assistance	Needy families with 3 or more children	None	None	Whole cost

TABLE 1B (Continued)
TYPE OF SYSTEM, COVERAGE AND FUNDING SOURCES
NON-OECD COUNTRIES

Country	Type of Program	Coverage	Source: Person	Source: Employer	Source: Government
Moldova	Dual universal and social assistance	Families with children	None	38% of payroll for agriculture and industry, 30% for State budget supported organizations and 4.7% for charitable organizations and shelter workshops.	None
Monaco	Not indicated	Employed persons	None	16.6% (also covers disability, sickness, maternity)	None
Morocco	Employment related	Employees and apprentices in industry, commerce, cooperatives and liberal professions and social insurance beneficiaries with 1 or more children. Exclusions: Agricultural and forestry workers. Special systems for public employees and for certain other categories.	None	9.4%	None

TABLE 1B (Continued)
TYPE OF SYSTEM, COVERAGE AND FUNDING SOURCES
NON-OECD COUNTRIES

Country	Type of Program	Coverage	Source: Person	Source: Employer	Source: Government
Nicaragua	Social insurance	All persons receiving remuneration for work or services rendered. Exclusions: domestic workers and members of the Armed Forces. Voluntary affiliation for self employed, workers previously covered, clergy, employers, ranchers and family members working for family owned companies who are not paid.	1.75%	3.5%	0.25% (plus employer contributions for public employees). Also finances old age, disability and death.
Niger	Employment related	Employees and social insurance beneficiaries with 1 or more children. Special system for public employees.	None	11%	None
Poland	Universal	All residents	None	None	Whole cost
Romania	Universal system	All resident children	None	None	Whole cost
Russia	Universal	Children under age 16 (or until completion of general education)	None	Social Insurance Fund pays monthly benefits to employees on leave to care for children under 18 months old.	Federal and local budgets pay for remainder of benefits

TABLE 1B (Continued)
TYPE OF SYSTEM, COVERAGE AND FUNDING SOURCES
NON-OECD COUNTRIES

Country	Type of Program	Coverage	Source: Person	Source: Employer	Source: Government
Senegal	Employment related	Employees and social insurance beneficiaries with 1 or more children. Special system for public employees.	None	7%	Earmarked yield of part of turnover tax
Serbia & Montenegro	Employment related	Employees, members of some liberal professions, artists, social insurance beneficiaries and nonworking single mothers with 1 or more children and limited income.	Rate varies. Max. set at Republic level.	None except as private employers pay whole contributions for their workers	None
Slovak Rep.	Universal	Residents. Nonresidents must have residence of at least one year.	None	None	Whole cost from State budget.
Slovenia	Universal	Families with children permanently residing in Slovenia.	None	None	Whole cost
Sri Lanka	Being implemented in stages		None	None	Whole cost
Togo	Employment related	Employees with 1 or more children	None	10%	None

TABLE 1B (Continued)
TYPE OF SYSTEM, COVERAGE AND FUNDING SOURCES
NON-OECD COUNTRIES

Country	Type of Program	Coverage	Source: Person	Source: Employer	Source: Government
Tunisia	Employment related	All nonagricultural private sector employees, fishermen of various categories, agricultural workers who are members of cooperatives or work for farmer employing 30 or more workers, students under age 28 and trainees of any age. Excludes domestic servants.	None.	15% of payroll for nonagricultural private sector employees. Also finances sickness and maternity. 0.9% of min. agricultural salary or a multiple of such salary for agricultural workers or 5% of earnings	None
Ukraine	Dual social insurance and social assistance system	Families with children. Special provisions for victims of Chernobyl catastrophe	1%	37% (also finances cash sickness, maternity, work injury and old age, disability and death)	Central and local budget subsidies for allowances for children of unemployed families and of nonworking mothers.
Uruguay	Social insurance	Employed persons, domestic workers, persons in receipt of unemployment benefits, newspaper and small rural products vendors and pensioners. Special system for public employees.	15% of earnings in industry and commerce, rural workers, 16% of earnings, public employees, 15%. Also finances sickness and maternity, unemployment and old age, disability and death.	12.5% of payroll in industry and commerce; rural workers, contribution based on level of production.	No specified amount.

TABLE 2
QUALIFYING CONDITIONS, BENEFITS AND ADMINISTRATION
NON-OECD COUNTRIES

Country	Qualifying Conditions	Benefits	Administration
Albania	Dependent children and students.	200 lek/month for each child.	Ministry of Labor, Emigration and Social Affairs
Algeria	Child must be under age 17 (18 if apprentice, 21 if student or disabled). Insured person must have earned half the National Guaranteed Minimum Salary (SNMG) or be disabled, ill, receive unemployment or early or full retirement benefits.	When family earnings are equal to or less than 15,000 dinars/month, the benefit is 600 dinars/month for each of first five children and 300 dinars for each additional child. When earnings exceed 15,000 dinars/month, the benefit is 300 dinars/month per child. School allowance for children over age 6: When family earnings are equal to or less than 15,000 dinars/month, the benefits is 800 dinars/month for each of first five children and 400 dinars for each additional child. When earnings exceed 15,000 dinars/month, the benefit is 400 dinars per month per child.	Ministry of Labor and Social Protection and Professional Training, general supervision. National Social Insurance Fund for Salaried Workers, administration of program.
Argentina	Child must be under age 18 (no limit if disabled). Marriage and birth grants: Current continuous employment for 6 months. Prenatal grant: 3 months; employment. Spouse benefit: currently employed, pensioner or other recipient of social security benefits.	Monthly benefit level varies by geographic region. Spouse: 15-30 pesos/month, child, 20-80 pesos (times 4 if disabled). Annual school allowance, 130-520 pesos (double if disabled). Prenatal allowance, 20-80 pesos. Birth grant: 200 pesos. Adoption grant: 1,200 pesos. Marriage grant: 300 pesos.	Ministry of Labor and Social Security and the Secretariat of Social Security, general supervision. National Administration of Social Security (ANSES), administration of program. Dual system of direct payment: National Administration of Social Security and compensation fund when employer is affected.

TABLE 2(Continued)
QUALIFYING CONDITIONS, BENEFITS AND ADMINISTRATION
NON-OECD COUNTRIES

Country	Qualifying Conditions	Benefits	Administration
Armenia	Children under age 17. Low income allowances: urban families with children, if income per capita lower than 60% of min. wage.	450-650 dr./month depending of number of children. Supplemental benefit: 700 dinars/month for unwed or single mother. Birth grant: 3000dr.	Ministry of Labor and Social Security and local departments of social security.
Belarus	All children under age 3 and children aged 3-16 (or 18 if student not receiving education stipends) receive full benefit rates if in families whose monthly per capita income does not exceed 2 times the min. wage in previous year; receive half the benefit rates, if preceding year family income equal up to 3 times the min. wage.	Monthly benefits for each child under age 3: 120% of min. wage. Child aged 3-16 (18 if student not receiving stipend): aged 3-5, benefits equal to 50% of min. wage; aged 6-12, 60% of min. wage; aged 13-16 (18 if student), 70% of min. wage. Additional monthly allowances to single mothers (or single parent who is not receiving alimony for child care): 25% of monthly benefit for each child, until child reached age 16 (18 if student); to mothers who were orphans (former wards of children's homes), and to wives of military servicemen on regular duty: 50% of monthly benefit; to each child under age 16 who is infected with HIV or AIDS, 150% of min. wage and to care of disabled child under age 16: 300% of min. wage/month. Birth grant: lump sum equal to 10 times the min. wage.	Ministry of Social Protection, general oversight of the program. Enterprises and employers, payment of benefits to employees; local offices of social protection, administration of program to nonworking mothers.

TABLE 2(Continued)
QUALIFYING CONDITIONS, BENEFITS AND ADMINISTRATION
NON-OECD COUNTRIES

Country	Qualifying Conditions	Benefits	Administration
Benin	Child must be under age 15 (18 if apprentice, 21 if student or disabled). Parent must have had 6 months of employment and be currently working at least 18 days a month or be a social insurance beneficiary (or a widow of beneficiary). Prenatal allowance and birth grant: Must undergo prescribed medical examinations.	1,500CFA/month for each child through the 6th child. prenatal allowance: 500 CFA/month for 9 months. Birth grant: Lump sum of 6,000 CFA for 1st birth, 3,000 CFA each for 2nd and third. Some maternal and child health and welfare services also provided.	Ministry of Labor, Employment and Social Affairs, general supervision. Benin Social Security Office, administration of program.
Bolivia	Child must be between age 1 (when nursing allowance ceases) and 19 (no limit if disabled). Housing allowances payable to both married couples and single persons with or without children. Family head must be currently working more than 15 days/month.	Monthly allowance for each child. Housing allowance for single or married workers. Prenatal grant: 1 national monthly min. wage per child. Nursing allowance: Monthly milk allowance for each child for 12 months following birth (paid in kind). Burial allowance: 1 national monthly min. wage per child under age 19.	Ministry of Housing and Economic Development, general supervision. National Secretariat of Pensions, through National Institute of Pensions, administration of program. Employer pays allowances for single and married adults directly to own employees.
Brazil	Child must be under age 14 or disabled. Parent must be currently working in job covered by social insurance or be pensioner or sickness benefit recipient. Payable to both parents if both insured.	A set amount for each child. Payable monthly.	Ministry of Social Security and Social Assistance (MPAS), general supervision.
Bulgaria	Child must be under age 16 (or 18 if student).	910 leva/month for each child. Benefits doubled for handicapped children. Additional payments to single mother. Birth grants: 1 min. wage on birth of 1st child, 2 times min. wage for 2nd child, 2.5 times for 3rd and 1 min. wage on birth of 4th and each additional child.	National Social Security Institute, general supervision and administration of program. Employers pay allowances to own employees and deduct payments from contributions due. Peoples' Councils pay single mothers.

TABLE 2(Continued)
QUALIFYING CONDITIONS, BENEFITS AND ADMINISTRATION
NON-OECD COUNTRIES

Country	Qualifying Conditions	Benefits	Administration
Burkina Faso	Child must be under age 14 (18 of apprentice, 21 if student or disabled). Parent must have had 3 months of employment. Payable also to guardian. Payable to pensioners. Family and prenatal allowances subject to medical care prescribed for mother and child.	1,000 francs/month for each child through the 6th. Prenatal allowance: 350 francs/month for 9 months (paid in 3 installments). Some maternal and child health and welfare services also provided.	Ministry of Labor, technical supervision. Ministry of Finance, financial supervision. Ministry of Economic Development, administrative supervision. National Social Security Fund, administration of program.
Burundi	Child must be unmarried and under age 16 (21 if student or apprentice, no limit if disabled). Wife must not be engaged in paid employment. Parent must be working at least 4 hours/day.	Specified monthly payments for wife and for each child. Reduced by half if beneficiary works less than 4 hours/day.	Ministry of Labor and Social Affairs, general supervision. Individual employers pay benefits directly to workers.
Cameroon	Child must be under age 14 (18 if apprentice, 21 if student or disabled). parent must be working 18 days or 120 hours/month (payments continued during incapacity from industrial accident, during 6 months of illness, regular leave, 3 months of involuntary unemployment, 14 weeks of maternity leave and 3 months for widow of beneficiary). Prenatal allowance and birth grant: prescribed medical examinations.	1,800 francs/month for each child (paid every quarter). Prenatal allowance: 1,800 francs/month for 9 months (paid in 2 installments). Birth grant: 21,600 francs for each birth. Some child health and welfare services also provided mother and child.	Ministry of Labor and Social Security, general supervision. National Social Insurance Fund, administration of program

TABLE 2(Continued)
QUALIFYING CONDITIONS, BENEFITS AND ADMINISTRATION
NON-OECD COUNTRIES

Country	Qualifying Conditions	Benefits	Administration
Cape Verde	Payable after 1st day of enrollment. Children must be under age 14 (24 if student; no limit if disabled). Allowance paid with respect to employee's parents if their income is less than 2,000 escudos.	300 esudos/month for each dependent child; up to 900 escudos/month for each disabled child up to age 8, and for those age 8-14, 1,200 escudos. Payable for max. of 4 children. (Maximum does not apply if parent is pensioner or the insured person is deceased and the mother is unemployed). Funeral grant: cost of burial up to max. of 14,000 escudos for insured and spouse; 9,000 escudos for children aged 5-14 and 5,000 escudos for children up to 5 years of age.	Ministry of Labor, Youth and Social Action, general supervision. National Institute of Social Security, general administration.
Central African Rep.	Child must be under age 15 (18 if apprentice, 20 if student or disabled). School attendance required for children of school age. Parent must have had 6 months of employment and be currently working 20 days/month or be a social insurance beneficiary. Must undergo medical examinations for prenatal allowance.	1,200 CFA/month for each child. Prenatal allowance: 1,200 CFA/month for 9 months. Young Family's Allowance: lump sum of 10,000 CFA francs for each of first 3 births. Some maternal and child health and welfare services also provided.	Ministry of Public Administration, Labor and Social Security, general supervision. Central African Social Security Office, administration of program.
Chad	Child must be under age 15 (18 if apprentice, 21 if student or disabled). Parent must have had 6 months of employment and be currently working 20 days a month (or be widow of beneficiary).	600 CFA a month for each child. Prenatal allowance: 5,400 CFA francs for each month of pregnancy (paid in 2 installments). Birth grant: Lump sum of 6,000 CFA francs for each of first 3 births. Some maternal and child health and welfare services also provided.	Ministry of Labor and Public Affairs, general supervision. National Social Insurance Fund, administration of program.

TABLE 2(Continued)
QUALIFYING CONDITIONS, BENEFITS AND ADMINISTRATION
NON-OECD COUNTRIES

Country	Qualifying Conditions	Benefits	Administration
Chile	Child must be under age 18 (24 if student, no limit if disabled); also payable from 5th month of pregnancy. Allowances also paid for dependent wife, disabled husband, widowed mother, stepchildren, orphaned or abandoned grandchildren and great-grandchildren, orphans and disabled or aged parent over age 65.	Periodically adjustable fixed amount a month per dependent. Disabled persons receive a double allowance.	Ministry of Labor and Social Welfare and Superintendent of Social Security, general supervision. Family Allowance Compensation Fund, Institute of Social Security Standardization and other public and private organizations, payment of benefits. Special program administered by Emergency Social Fund.
Colombia	Child must be under age 18 (23 if student, no limit if disabled); parents over age 60 or 60% disabled. Parent must have completed 60 days of continuous employment with same employer of which not less than 96 hours were credited during last 25 working days; also monthly income cannot exceed 4 times the legal min. wage.	Amounts vary among funds, may be paid in cash or in kind. Child disabled 60% of more received double allowance. Surviving spouse allowance: 12 months' payment to surviving spouse or custodian of dependent children. If dependent dies, family receives lump sum equal to 12 monthly payments.	Ministry of Labor and Social Security, general supervision of funds. Superintendency for Family Subsidies, supervision of family allowance funds.
Congo (Brazzaville)	Child must be under age 16 (17 if apprentice, 20 if student or disabled). Parent must have had 6 months of employment and be currently working 20 days or 133 hours a month (or be widow of beneficiary).	1,200 CFA/month per child. Prenatal allowance: 1,200 CFA/month for 9 months (paid in 2 installments). Birth grant: Lump sum of 1,100 CFA for each of first 3 births of the first marriage. Some maternal and child health and welfare services also provided.	Ministry of Labor and Social Security, supervision. National Social Security Fund, administration of program.

TABLE 2(Continued)
QUALIFYING CONDITIONS, BENEFITS AND ADMINISTRATION
NON-OECD COUNTRIES

Country	Qualifying Conditions	Benefits	Administration
Congo (Kinshasa)	Child must be under age 16 (25 if student, no limit if disabled).	10% of legal min. wage.	Ministry of Labor, Manpower and Social Security, enforcement of law. National Social Security Institute, administration of program for social insurance beneficiaries in the Shaba region. In all other national territories, the employer must pay allowances to own employees.
Costa Rica	Payable to persons over age 65, disabled persons, widows with dependents under age 18 or disables at any age, widows over age 50 with no dependents and those ineligible for benefits under contributory system with demonstrated need.	Up to 9,750 colones/month for a beneficiary with 3 or more dependents. Reduced benefit if fewer dependents.	Ministry of Labor and Social Security, general supervision. Social Development and Family Allowances Fund, direction of program. Costa Rican Social Insurance Fund, administration of program.
Cote d'Ivoire	Child under age 14 (18 if apprentice, 21 if student of disabled). Parent must have had 3 months of employment and be currently working 18 days or 120 hours a month (or be widow of beneficiary). Prenatal allowance and birth grant: Must undergo prescribed medical examination.	1,500 CFA/month for each child. Prenatal allowance: 13,500 CFA payable in 3 installments. Birth grant: lump sum, of 18,000 CFA on birth of each of first 3 children. Maternity allowance: 18,000 CFA francs paid in 3 installments from birth through the child's first year. school allowance: One time payment of 4,500 CFA francs per child. Some maternal and child health and welfare services also provided.	Ministry of Public health and Social Affairs, general supervision. National Social Insurance Fund, administration of program.

TABLE 2(Continued)
QUALIFYING CONDITIONS, BENEFITS AND ADMINISTRATION
NON-OECD COUNTRIES

Country	Qualifying Conditions	Benefits	Administration
Croatia	12 months of uninterrupted employment or if with interruptions, 20 months employment in last 2 years. No qualifying period required for employed single parent.	The rate depends on the amount and source of income received by family members. Single parents receive a rate 45% higher, parents of handicapped children a rate 50% higher.	Ministry of Labor and Social Care: general supervision. Administered by the Fund for pension and Disability Insurance of Workers.
Cyprus	Family must include 4 or more dependent children. A child is dependent if : under 15; between 15-18 and unmarried 18-25 and in military service; 18-25 if male and attending full time education; 18-23 if female and attending full time education and disabled irrespective of age.	24.12/month for each dependent child.	Ministry of Labor and Social Insurance, through Department of Social Insurance, administration of program. Program directed by Director of Social Insurance in Ministry and tripartite advisory Social Insurance Board.
Equatorial Guinea	Insured must be married, widow with children or single with natural children. Dependents related to insured, if under 14 years of age, student or disabled may also qualify.	Determined according to a family point system set by regulation.	Ministry of Labor, Social Security and Women's Welfare. Social Security Institute, administration of program through Family Fund.

TABLE 2(Continued)
QUALIFYING CONDITIONS, BENEFITS AND ADMINISTRATION
NON-OECD COUNTRIES

Estonia	All children until age 16, age 19 if full time student.	<p>150 EEK per child. Additional 35 EEK for second, 85 EEK for each subsequent child. Children on partial state subsistence receive 50% of regular child benefit. Child benefit, adjusted for cost of living. Birth grant: 12 times child's benefit. Subsistence benefit: A parent on maternity leave or not working receives two times the child's benefit for each child under 18 months of age. A parent on maternity leave or not working with children age 18 months to 3 years receives one child's benefit for each child; a nonworking parent with a disabled child aged between 1.5 and 18 years received 2 times a child's benefits for each disabled child. Benefit for a child of a serviceman in the national armed forces: one child's benefit for each child, payable for the whole period of the parent's service. Guardian's benefits: payable if child is under age 16 (age 19 if full time student) at two times the child benefit for each child. School benefit; Payable once a year at the rate of 1 child's benefit for each child who studies full time at school. single parents receive: if parent is disabled, 1.5 times child benefit for each child, single mother or where other parent has disappeared and is not contributing child support, 0.6 times child benefit for each child. Start-in-life allowance: Children establishing their own first residence are entitled to a one time allowance of 4,000 EEK. Paid leave for parent of disabled child: One working parent of a disabled child is entitled to paid leave of one extra day per month. Level of payment is based on the parent's average salary. Additional benefits for families with 4 or more children: A parent on maternity leave or nonworking receives 115 EEK/month for each child age 1 1/2 to 3 years; a nonworking parent with children aged 3 to 16 (19 in case of full time schooling) receives 230 EEK/month for the family until the youngest child has finished the first class.</p>	<p>Ministry of Social Affairs, general supervision. National Social Insurance Board: overall planning and guarantee of benefits. Benefits are paid by the regional pension offices.</p>
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TABLE 2(Continued)
QUALIFYING CONDITIONS, BENEFITS AND ADMINISTRATION
NON-OECD COUNTRIES

Country	Qualifying Conditions	Benefits	Administration
Gabon	Child must be under age 16 (17 if apprentice, 20 if student or disabled). Parent must have had 4 consecutive months of employment and be currently working 20 days a month (or be widow of beneficiary). Prenatal allowance: Must undergo regular medical examinations, as specified in law.	3,000 CFA/month for each child. Prenatal allowance: 13,500 CFA paid in 2 installments. Birth grant: Lump sum of 8,000 CFA for each birth and 45,000 or layette. School allowances: 10,000 CFA per year to dependent primary, secondary or technical school students. Some maternal and child health and welfare services also provided.	Ministry of Social Affairs and National Solidarity, general supervision. National Social Security Fund, administration of program; managed by tripartite board and director general.
Guernsey	Claimant born in Guernsey or present in Guernsey for at least 52 weeks in previous 2 years. Child must be under 16 or under 20 if still in full time education.	9.00 a week for each child.	Guernsey Social Security Authority.
Guinea	Child must be under age 17. Parent must have been enrolled for insurance during past month and be currently working 18 days a month (unless a social insurance beneficiary).	1,500 francs/month for each child through the 10th.	Ministry of Social Affairs and Women's and Children's Welfare, general supervision. National Social Security Fund, administration of program.
Hong Kong	1 year of continuous residence; income and savings below prescribed level.	Means tested.	Social Welfare Department, administration of program.

TABLE 2(Continued)
QUALIFYING CONDITIONS, BENEFITS AND ADMINISTRATION
NON-OECD COUNTRIES

Country	Qualifying Conditions	Benefits	Administration
Hungary	Family must include one or more children under 16 (age 20 if enrolled in primary or secondary school or disabled). Means tested for families with 1 or 2 children, no disabled child.	Means tested according to monthly net income per family member and number of children; from less than 18,000 to 19,500 forints (21,600-23,400 forints for single parent). Benefit ranges from 2,750-1,100 forints for family (3,250-1,300 forints for single parent). Family allowance: 3,750 forints per child for family with 3 or more children; 3,950 per child for single parent with 3 or more children. for disabled child, 5,100 forints per child.	Ministry of Public Welfare, general supervision. National Health Insurance Fund, administration of benefits.
Iran	Child must be under age 18 (no limit if student or disabled). Parent must have 720 working days of contribution. Marriage grant: 720 days of contribution in last 5 years before marriage.	3 times lowest daily wage of unskilled laborers, according to region; payable for each of first 2 children. (lowest daily wage is based on min. wage of unskilled laborers, currently 116,820 rials a month). Marriage grant: one month's average wage or salary. If both spouses are insured, paid to each separately.	Ministry of Labor, enforcement of law. Individual employers must pay allowances with wages or salaries.
Israel	Child must be under age 18.	NS144/month for each of first 2 children, NS288 for 3rd, NS584 for 4th, NS490 for 5th child, NS541 for 6th and NS505 for 7th and each subsequent child .	Ministry of Labor and Social Affairs, general supervision. National Insurance Institute, administration of program (including contributions and benefits) through its branch offices.

TABLE 2(Continued)
QUALIFYING CONDITIONS, BENEFITS AND ADMINISTRATION
NON-OECD COUNTRIES

Country	Qualifying Conditions	Benefits	Administration
Jersey	Child under age 16.	Assessed on previous year's income tax return, with max. rate being paid for children in a family whose income is less than 6,500 in previous year.	Employment and Social Security Department, administration of program.
Kyrgyzstan	Family per capita income below 100% of min. wage in preceding 3 months.	60% of min. wage per month payable per family member, if family monthly per capita income under 25% of min. wage; 50% of min. wage payable if per capita income 25-50%; 40% of min. wage payable if per capita income 50-75%; 30% of min. wage payable if per capita income 75-100%.	Republic Ministry of Labor and Social Protection and local offices.
Latvia	Child under 15 years (20 years if at secondary school).	4.25 lats monthly for the first child, for the second and fifth, 1.2 times the amount for first child, for the third and fourth, 1.6 times. For the sixth and subsequent children, same as for the first child.	Ministry of Welfare and Department of Social Insurance, general supervision.
Lebanon	Up to 5 children covered. Child must be under age 16 (25 if student or unmarried unemployed daughter, no limit if disabled). Wife must not be gainfully employed.	Max. monthly allowance: 75% of min. wage (300,000 pounds) payable to wife (20%) and children (11% each for up to 5 children).	Ministry of Labor, general supervision. National Social Security Fund, administration of allowances.
Liechtenstein	Children aged under 18.	210 francs per child for the first two children; 260 francs per child for the third and any additional children. 260 francs for all children aged over 10. Birth grant: 1,700 francs/child; 2,200 francs per child for twins.	National Family Allowances Fund, administration of contributions and benefits.

TABLE 2(Continued)
QUALIFYING CONDITIONS, BENEFITS AND ADMINISTRATION
NON-OECD COUNTRIES

Country	Qualifying Conditions	Benefits	Administration
Madagascar	Child must be under age 14 (18 if apprentice; 21 if student, unmarried daughter caring for children or disabled). Parent must have had 6 months of employment and be currently working 20 days (or 134 hours) a month (or be widow of beneficiary). Prenatal allowance and birth grant; Must undergo prescribed medical examinations.	1,100 francs/month for each child. Prenatal allowance: 1,100 francs/month for 9 months. Birth grant: Lump sum of 13,200 francs for each birth, payable in 12 installments. Some maternal and child health and welfare services also provided.	Ministry of Labor and Social Legislation, general supervision. National Social Insurance Fund, administration of program.
Mali	Child must be under age 14 (18 if apprentice, 21 if student or disabled). Proof of pediatric care for preschool children. Parent must have had 9 consecutive months of employment and be currently working 18 days a month (or be widow or widower of beneficiary). Prenatal allowance and birth grant subject to medical examination and care specified in law.	500 CFA a month for each child. Prenatal allowance: 4,089 CFA francs. Birth grant: 5,450 CFA francs for each birth payable in 3 installments. Some maternity and child health and welfare services also provided.	Ministry of Health, Solidarity, and Aged Persons, general supervision. National Social Insurance Institute, administration of program.
Malta	All households with children under 21 years, if income of both parents did not exceed Lm10,000 in 1996. In the case of children aged 16 or over, these must either be full time students and not being paid for their studies or else registered as unemployed, never gainfully employed and not already entitled to any social benefits.	Benefit calculated on difference between the Lm10,000 ceiling and the couple's income times a varying percentage ranging from 1.5% to 11.5% depending on number of children. Disabled child allowance: All households that have a physically or mentally disabled child and not receiving any other social security pension for this disability. Income of one of the parents must not exceed Lm13,000.	Ministry of Social Welfare, general supervision. Department of Social Security, administration of program, managed by Director of Social Security.

TABLE 2(Continued)
QUALIFYING CONDITIONS, BENEFITS AND ADMINISTRATION
NON-OECD COUNTRIES

Country	Qualifying Conditions	Benefits	Administration
Mauritania	Child must be under age 14 (21 if apprentice, student or disabled). Parent must be currently working 18 days a month (or be widow of beneficiary. Prenatal allowance and birth grant: Must undergo prescribed medical examinations.	300 ouguiyas/month for each child. Prenatal allowance: 240 ouguiyas for every month of pregnancy (paid in 3 installments). Birth grant: Lump sum of 2,880 ouguiyas for each of first 3 births. Some maternal and child health and welfare services also provided.	Ministry of Civil Service, Labor, Youth and Sports, general supervision. National Social Security Fund, administration of program.
Mauritius	Children must be under age 15. Income of family must not be above Rs10,000 a year.	After income test: Rs50 a month for families with 3 or more children under age 15. Some mother and child health and welfare services also provided.	Ministry of Social Security and National Solidarity, administration of program.
Moldova	Children under age 16 (18 if student). Other qualifying conditions vary according to benefits.	For the care of a child aged under 18 months: monthly benefit at 100% of min. wage payable to working mothers whose covered employment is at least 1 year, to mothers under age 18 and to mothers on leave from employment pursuing studies: 50% of min. wage payable to working mothers who do not have the qualifying 1 year covered employment, and to nonworking mothers. For children aged 18 months to 6 years old: allowances equal to 25% of min. wage if per capita family income does not exceed 2 times the min. wage. For children aged 6-16 (18 if student): allowances equal to 30% of min. wage if per capita family income is less than half the min. wage (if 3 or more children). For single mothers with children aged 6-16 (18 if student): 30% of min. wage per month in addition to the regular family allowance. For children whose parents are evading support: 25% of min. wage in addition to the regular family allowance. Birth grant: lump sum equal to 2 times min. wage.	Ministry of Labor and Social Protection, general oversight of program. Local departments of social security, administration of benefit awards and payments to nonworking parents; enterprises and employers, benefit awards and payments to own employees.

TABLE 2(Continued)
QUALIFYING CONDITIONS, BENEFITS AND ADMINISTRATION
NON-OECD COUNTRIES

Country	Qualifying Conditions	Benefits	Administration
Monaco	Child aged under 6 (16 if at school, 17 if searching for first job, 21 if apprentice, student or disabled). Prenatal allowance: Based on duration of registration and employment. Medical examinations required.	Employment of 145 hours (pro rata rate if employment between 77 and 144 hours): 675 francs/month.	Compensation Fund for Social Services, scheme administration. Tripartite administration.
Morocco	Child must reside in country and be under age 12 (18 if apprentice, 21 if student, no age limit if disabled, or female relative caring or at least 2 young children in insured's household). Parent must have had 108 days of contribution during last 6 months with earnings of at least 960 dirhams per year.	150 dirhams a month for each of first 3 children; 36 dirhams a month for each additional child up to 6 th . Medical benefits: pays cost of services up to 300 dirhams for 1 st child and up to 100 dirhams for each subsequent child through the 6 th .	Ministry of Employment and Social Affairs, general supervision. National Social Security Fund, administration of program. Fund may authorize payment of allowances by employers directly to their employees.
Nicaragua	Earnings tested. Child must be under 15 years of age (21 if student).	Allowances vary by level of earnings and age of children.	Nicaraguan Institute of Social Security and Welfare, administration of the program.
Niger	Child must be age 1 (when maternity grant ceases) but under age 14 (18 if apprentice, 21 if student or disabled). Parent must have had 6 months of employment and be currently working 18 days a month (or be widow or widower of beneficiary). Prenatal allowance and birth grant: Must undergo medical care for mother and child as prescribed by law.	1,000 francs/month for each child. Prenatal allowance: 1,000 francs/month of pregnancy. Birth grant: lump sum of 10,000 francs for each of first 3 births. Some maternal and child health and welfare services also provided.	Ministry of Public Administration. Labor and Employment, general supervision. National Social Security Fund, administration of program.

TABLE 2(Continued)
QUALIFYING CONDITIONS, BENEFITS AND ADMINISTRATION
NON-OECD COUNTRIES

Country	Qualifying Conditions	Benefits	Administration
Poland	Child must be under age 16 or 20 if student. There is no limit if totally disabled.	21 zlotys a month for eligible spouse and each child; adjusted annually. Sick child's constant-attendance allowance: 70.26 zlotys a month (10% of average national earnings); adjusted quarterly. Birth grant: 105.39 zlotys (15% of average national salary).	Ministry of Labor and Social Policy, general supervision. Ministry of Agriculture, general supervision of the system for farmers. Social Insurance Institute, administration of program through its 55 branch offices. Communal offices for other beneficiaries. Local employment offices for unemployed. The Institute and branch offices are supervised by boards comprising 5/9 trade union representatives 2/9 representatives of self employed, 1/9 representatives of pensioners and 1/9 government representatives. Agricultural Social Security Fund, administration of program for farmers. Employer of more than 4 workers pays benefit directly and deducts amount from their contributions.

TABLE 2(Continued)
QUALIFYING CONDITIONS, BENEFITS AND ADMINISTRATION
NON-OECD COUNTRIES

Country	Qualifying Conditions	Benefits	Administration
Romania	Child must be under age 16 (18 if handicapped, totally disabled or student).	12,000 lei per month for each child. Doubled for totally disabled child. Birth grant: 124,800 lei for each birth after the second. Support allowance for protection of minors through family placement: 22,500 lei a month. Supplementary allowance for wives of military conscripts beginning with the 4 th month of pregnancy or if totally disabled or caring for dependent children under age 7: 14,900 lei month. Other allowance (social aid, means tested) depending on income and number of family members.	Ministry of Labor and Social Protection, general supervision. Local offices of labor and social protection, local councils, other institutions, administration of benefits.
Russia	Vary according to benefits.	Monthly benefit at 100% of min. wage for each child under 18 months to 6 years old; 60% of min. wage if child aged 6 to 16 (or until completion of general education). Supplementary allowances to children of single mothers (or of parents evading support): 50% of monthly benefit for each child under age 16 (or until completion of general education). Birth grant: lump sum equal to 5 times min. wage. Funeral grant: lump sum equal to 5 times min. wage.	Russian Federation Ministry of Social Protection, general oversight of the program. Regional departments of social protection, administration of benefit awards and payments to nonworking parents; enterprises and employers, benefit awards and payments to own employees.

TABLE 2(Continued)
QUALIFYING CONDITIONS, BENEFITS AND ADMINISTRATION
NON-OECD COUNTRIES

Country	Qualifying Conditions	Benefits	Administration
Senegal	Child must be under age 15 (18 if apprentice, 21 if student or disabled). Parent must have had at least 3 consecutive months of employment and be currently working 18 days or 120 hours/month (or be widow of beneficiary). Receipt of prenatal and maternity allowance conditional upon regular medical examinations for mother and child, as prescribed in law.	1,000 CFA a month for each of first 6 children aged 2-14 (18 if apprentice, 21 if student or disabled), 750 CFA per month for the next 4 children, up to a max. of 10 children. Prenatal allowance: 750 CFA for each month or pregnancy (paid in 3 installment) for each of first 6 children. Maternity allowance: 750 CFA a month from birth of each of the first 6 children up to 2 nd birthday (650 CFA a month for each child after the 6 th). Some maternal and child health and welfare services also provided.	Ministry of Labor and Employment, general supervision. Social Security Fund, administration of program.
Serbia & Montenegro	Child must be under age 15 (26 if student, no limit if disabled). Taxable income of household must be below specified monthly amount (adjusted periodically for cost-of-living changes). 12 months of coverage also required by most laws.	Rates in Republic according to number of children in family and income test.	National Committee, general coordination of regional funds and associations. Self governing regional associations organized for administration of Republics' programs.
Slovak Rep.	Child must be under age 15 (28 if student or disabled). Family income below 1.5 or 2 multiples of subsistence level.	1/2 or 1/3 of min. income for each eligible child, according to age. Birth grant: lump sum of 3,000 crowns for each child.	Ministry of Labor, Social Affairs and Family; Social Insurance company, subsidiary on a district level. National Labor Office, employing establishments, social departments of the state offices on a district level.

TABLE 2(Continued)
QUALIFYING CONDITIONS, BENEFITS AND ADMINISTRATION
NON-OECD COUNTRIES

Country	Qualifying Conditions	Benefits	Administration
Slovenia	Child must be under age 15 (26 if student, 18 if disabled). Taxable income of household must be below specified monthly amount.	Rates according to income test. Min. rate is 7%, max. is 22% of min. wage. Child care allowance (for families with severely sick or disabled children): 20% of min. wage if child is in free daily care; 30% if child is not in such care.	Ministry of Labor, Family and Social Affairs. Benefits paid by social work centers.
Sri Lanka	Family earnings below 700 rupees/month.	2,500 rupees for 24 months.	Ministry of Policy, Planning and Implementation.
Togo	Child must be under age 16 (18 if apprentice, 21 if student or disabled). Parent must have had 3 consecutive months of employment and be currently working 18 days a month (or be social insurance beneficiary). Prenatal allowance subject to medical examinations specified in law.	2,000 francs/month for each child through the 6 th . Prenatal allowance: 500 francs/month during pregnancy (paid in 3 installments). Birth grant: lump sum of 6,000 francs for each of first 3 births. Some maternal and child health and welfare services also provided.	Ministry of Labor, general supervision. National Social Security Fund, administration of program. Employers may pay benefits directly to their employees.
Tunisia	Child must be under age 14 (18 if apprentice; 20 if student or daughter replacing mother caring for brothers and sisters; no limit if disabled. Supplement for family with nonworking spouse: Children must be eligible for family allowances.	18% of earnings of insured for 1 st child in family, 16% for 2 nd , 14% for 3 rd . Max. earnings for benefit purposes: 122 dinars a quarter. Some maternal and child welfare services also provided. Supplement for family with nonworking spouse: 9,375 dinars a quarter for 1 st child, 18,750 dinars a quarter for 2 children and 23,475 dinars a quarter for 3 children.	Ministry of Social Affairs, general supervision. National Social Benefits Fund, administration of program through regional offices.

TABLE 2(Continued)
QUALIFYING CONDITIONS, BENEFITS AND ADMINISTRATION
NON-OECD COUNTRIES

Country	Qualifying Conditions	Benefits	Administration
Ukraine	Large families (3 or more children), single mothers with 1 or more children and families with 1 or more disabled children.	Children under age 16 (18 if student): Income tested. 50% of min., wage per child. Families with 3 or more children under age 16 (income tested); monthly benefit equal to 100% of min. wage; families with 4 or more children: 200% of min. wage. Single mothers (including widows and widowers not receiving survivor pension or social pension) and children whose father evades child support (income tested): 50% of min. wage for each child under 16 (18 if student). Guardians of children under age 16 (income tested): 200% of min. wage. Carers for disabled children under age 16 (income tested): 100% of min. wage. Delivery grant: lump sum equal to 4 times the min. wage. Additional 200% of min. wage payable to mothers undergoing prescribed prenatal care regime.	Ukrainian Ministry of Social Protection, and local departments of social protection, administration of program for unemployed families and nonworking mothers. Employers: payments to employees.
Uruguay	Child must be under age 14 (18 if student, no limit if disabled). Maternity allowance: employed women and women receiving unemployment benefits.	Not less than 8% of the monthly min. wage. Disabled persons receive double benefit. Maternity allowance; Medical assistance during pregnancy and childbirth payable during 6 weeks before and 6 weeks after confinement and medical care for children up to age 6. Treatment of congenital deformities.	Ministry of Labor and Social Security, general supervision. Social Security Bank, administration of program.

TABLE 3
TYPE OF SYSTEM, FUNDING AND ADMINISTRATION
NON-OECD COUNTRIES

Country	Employment Related System	Social Insurance System	Person: Percentage of Earnings	Employer: Percentage of Earnings	Government	General Administration
Albania	X				Whole cost	Ministry of Labor, Emigration and Social Affairs
Algeria	X				Whole cost	Ministry of Labor and Social Protection
Argentina		X		7.5%	Cost of benefits for pensioners and other recipients of social security benefits	Ministry of Labor and Social Security
Armenia ¹					Whole cost	Ministry of Labor and Social Security
Belarus ¹			1% ²	4.7-35% ²	Cost of social pensions. Subsidies as needed	Ministry of Social Protection
Benin	X			8.8%		Ministry of Labor, Employment and Social Affairs
Bolivia	X			Whole cost		Ministry of Housing and Economic Development
Brazil	X		8-10% ³	20% ³	Earmarked taxes for admin. Costs and defray deficits as well as contributions to employees of state owned enterprises.	Ministry of Social Security and Social Assistance
Bulgaria	X		2% ⁴	37%	Any deficit	National Social Security Institute

TABLE 3 (Continued)
TYPE OF SYSTEM, FUNDING AND ADMINISTRATION
NON-OECD COUNTRIES

Country	Employment Related System	Social Insurance System	Person: Percentage of Earnings	Employer: Percentage of Earnings	Government	General Administration
Burkina Faso	X			11.5%	Any deficit	Ministry of Labor
Burundi	X			Whole cost		Ministry of Labor and Social Affairs
Cameroon	X		7% ⁵			Ministry of Labor and Social Security
Cape Verde				3%		Ministry of Labor, Youth and Social Action.
Central African Rep.	X			12%		Ministry of Public Administration, Labor and Social Security
Chad	X			6%	Subsidy from earmarked taxes	Ministry of Labor and Public Affairs
Chile	X				Whole cost from Unified Family Allowances and Unemployment Fund	Ministry of Labor and Social Welfare
Colombia	X			4%		Ministry of Labor and Social Security
Congo (Brazzaville)	X			10.03%		Ministry of Labor and Social Security
Congo (Kinshasa)	X			4%		Ministry of Labor, Manpower and Social Security
Costa Rica		X		5%	Percent of yield of sales tax	Ministry of Labor and Social Security

TABLE 3 (Continued)
TYPE OF SYSTEM, FUNDING AND ADMINISTRATION
NON-OECD COUNTRIES

Country	Employment Related System	Social Insurance System	Person: Percentage of Earnings	Employer: Percentage of Earnings	Government	General Administration
Cote d'Ivoire	X			5%		Ministry of Public Health and Social Affairs
Croatia		X	2.2%		Total or partial cost of special categories of persons.	Ministry of Labor and Social Care.
Cyprus ⁶					Whole cost	Ministry of Labor and Social Insurance
Equatorial Guinea		X	4.5%	21.5%	No less than 25% of annual social security receipts	Ministry of Labor, Social security and Women's Affairs
Estonia		X			Whole cost	Ministry of Social Affairs
Gabon	X			8%		Ministry of Social Affairs and National Solidarity
Guernsey ⁶					Whole cost	Guernsey Social Security Authority
Guinea	X			6%		Ministry of Social Affairs and Women's and Children's Welfare
Hong Kong		X			Whole cost	Social Welfare Department
Hungary ⁶					Whole cost	Ministry of Public Welfare
Iran	X			Whole cost		Ministry of Labor
Israel ⁶			1.88% ⁷	1.88%	0.60% ⁷	Ministry of Labor and Social Affairs
Jersey ⁶					Whole cost	Employment and Social Security Department

TABLE 3 (Continued)
TYPE OF SYSTEM, FUNDING AND ADMINISTRATION
NON-OECD COUNTRIES

Country	Employment Related System	Social Insurance System	Person: Percentage of Earnings	Employer: Percentage of Earnings	Government	General Administration
Kyrgyzstan ⁸					Whole cost	Rep. Ministry of Labor and Social Protection
Latvia ⁶					Whole cost	Ministry of Welfare and Department of Social Insurance
Lebanon	X			15% ⁹		Ministry of Labor
Liechtenstein ⁶				2.5%	Any eventual deficit	National Family Allowances Fund
Madagascar	X			8.25%		Ministry of Labor and Social Legislation
Mali	X			8%	Subsidies covering deficit	Ministry of Health, Solidarity and Aged Persons
Malta ⁸			8.3% ¹⁰	10% ¹⁰	50% of total contributions ¹⁰	Ministry of Social Welfare
Mauritania	X		8%			Ministry of Civil Service, Labor, Youth and Sports
Mauritius ⁸					Whole cost	Ministry of Social Security and National Solidarity
Moldova ¹				38% ¹¹		Ministry of Labor and Social Protection
Monaco	Not indicated			16.6% ¹²		Compensation Fund for Social Services
Morocco	X			9.4%		Ministry of Employment and Social Affairs
Nicaragua		X	1.75% ¹³	3.5% ¹³	0.25% ¹³	Nicaraguan Institute of Social Security and Welfare

TABLE 3 (Continued)
TYPE OF SYSTEM, FUNDING AND ADMINISTRATION
NON-OECD COUNTRIES

Country	Employment Related System	Social Insurance System	Person: Percentage of Earnings	Employer: Percentage of Earnings	Government	General Administration
Niger	X			11%		Ministry of Public Administration
Poland ¹⁴					Whole cost	Ministry of Labor and Social Policy
Romania ⁶					Whole cost	Ministry of Labor and Social Protection
Russia ⁶				X ¹⁵	Federal and local budgets pay remainder	Russian Federation Ministry of Social Protection
Senegal	X			7%	Earmarked yield of part of turnover tax	Ministry of Labor and Employment
Serbia & Montenegro	X		Varies			National Committee
Slovak Rep. ⁶					Whole cost	Ministry of Labor, Social Affairs and Family
Slovenia ⁶					Whole cost	Ministry of Labor, Family and Social Affairs
Sri Lanka	Not indicated				Whole cost	Ministry of Policy, Planning and Implementation
Togo		X		2.5%		Ministry of Labor
Tunisia	X			15% ¹⁵		
Ukraine ¹⁶			1% ¹⁷	37% ¹⁷		Ukrainian Ministry of Social Protection
Uruguay		X	3%	5%	No specified amount	Ministry of Labor and Social Security

NOTES TO TABLE 3

1. Dual universal and social assistance system.
2. Contributions also finance cash benefits for sickness and maternity, work injury cash benefits, old age, disability and death.
3. Persons contributes according to 3 wage classes. Self employed, 20% of earning according to 10 wage classes and time spent at each wage level. Employers of domestic workers contribute 12% of payroll.
4. Self employed contributes 32%.
5. 5.65% in agriculture, 3.7% for private schools.
6. Universal system.
7. Only self employed contribute 1.88% or 1.18% of earnings below one half of average wages. Government contributes 0.60% of payroll (reduced rates on earnings below one half of average wage) plus amount equal to 160% of all receipts from insurance contributions including those from employers, the self employed and the government for both employees and the self employed.
8. Social assistance system.
9. 15% of payroll up to a ceiling of 3 times min. wage or 7% of payroll in case of small employers.
10. Insured person contributes 8.3% of basic wage; min. and max. contributions, Lm3.54 and Lm9.86 a week, respectively, self employed, Lm5.5 to Lm15.10/week, depending on net income from self employment and other sources. Employer contributes 10% of basic wage; min. and max. contributions, Lm4.24 and Lm11.83 a week respectively per employee. Contributions also finance sickness, work injury, unemployment and old, disability and death.
11. 38% of payroll for agriculture and industry, 30% for State budget supported organizations and 4.7% for charitable organizations and shelter workshops. Contributions also finance cash benefits for sickness and maternity, work injury disability and survivor pensions, unemployment and old age, disability and death.
12. Also covers sickness insurance, maternity and disability.
13. Also finances old age, disability and death.
14. Universal means tested.
15. 15% of payroll for nonagricultural private sector employees. Also finances sickness maternity benefits.
16. Dual social insurance and social assistance system.
17. Contributions also finance old age, disability and death, cash sickness, maternity, working injury benefits.

TABLE 4A
QUALIFYING CONDITIONS
OECD COUNTRIES

Country	Min.1 child	Max. Age Child	Max. if Student	Max. Age if Disabled	Means Tested	Residency Required
Australia		16	18		X	X
Austria		18	X ¹	No limit		
Belgium		18	25 ²	21	X	
Canada		18			X	
Czech Rep.		Dependent child	26			
Denmark		18				
Finland		17				
France	Min. 2	18	20 ³	20		
Germany		18 ⁴	27 ⁴	No limit	X ⁴	
Greece ⁵		18	22	No limit		
Ireland		16	19	19		
Italy ⁶		18		No limit		
Japan					X	X
Luxembourg		18	27	No limit ⁷		
Netherlands		18				
New Zealand ⁸				X ⁸		X ⁸
Norway		16				
Poland		16	20	No limit ⁹		
Portugal		15	25	No limit ¹⁰		
Spain		18		No limit ¹¹		
Sweden		16	20	23 ¹²		
Switzerland Federal		16 ¹³	25	20 ¹³		
Switzerland Cantonal		16	25	18-20		
United Kingdom Child Benefit		16	19			X
United Kingdom Family Credit ¹⁴					X	

NOTES TO TABLE 4A

1. Must 18 or student with taxable income of less than 3,740 schillings/month.
2. Also 25 if seeking employment. Eligible children may include dependent grandchildren, brothers, sisters, stepchildren and other dependent minors.
3. Age 20 if apprentice or trainee.
4. Under age 21 if unemployed, 27 if student or trainee or if no training place available. No limit if disabled. For children above 18, the amount of the children's allowance is dependent on their income.
5. Parent must have had 50 days of employment in preceding year for full allowances.
6. Spouse dependent on insured. Brothers and sisters, nieces and nephews must be orphans or dependents under age 18 and not eligible for survivor pension.
7. No limit if disabled before age 18.
8. Payable to unsupported single parent aged 18 and over. No residency requirement if child born in New Zealand. For disabled allowance: Child born in New Zealand or residence during last 12 months or intent to reside there permanently. Payable to parent or guardian of seriously disabled child living at home.
9. No limit if totally disabled.
10. No limit if disabled with no right to a life-long monthly annuity or social pension.
11. No limit if at least 65% disabled.
12. To age 23 if attending special school for the mentally disabled.
13. To age 20 if unable to work and not receiving a full disability pension.
14. Must be responsible for at least one child under 16 (or under 19 if in full time non-advanced education); must be working at least 16 hours/week; must not have savings over 8,000.00.

TABLE 4B
QUALIFYING CONDITIONS
NON-OECD COUNTRIES

Country	Employed with 1+ children	Max. Age of Child	Max. Age if Student	Max. Age if Disabled	Max. Age if in Training
Albania ¹					
Algeria	X ²	17	21	21	18
Argentina		18		No limit	
Armenia		17			
Belarus		16 ³	18		
Benin	X ⁴	15	21	21	18
Bolivia	X ⁵	1-19		No limit	
Brazil	X	14		No limit	
Bulgaria		16	18		
Burkina Faso	X	14	21	21	18
Burundi	X ⁶	16 ⁶	21	No limit	21
Cameroon	X	14	21	21	18
Cape Verde ⁷		14	24	No limit	
Central African Rep.	X ⁸	15	20	20	18
Chad		15	21	21	18
Chile ⁹		18	24	No limit	
Colombia ¹⁰	X	18	23	No limit	
Congo (Brazzaville)	X	16	20	20	17
Congo (Kinshasa)		16	25	No limit	
Costa Rica		65+ ¹¹		No limit	
Cote d'Ivoire	X	14	21	21	18
Croatia	X				
Cyprus ¹²					
Equatorial Guinea		14 ¹³	X ¹³	X ¹³	
Estonia		16	19		
Gabon	X	16	20	20	17
Guernsey		16 ¹⁴	20 ¹⁴		
Guinea ¹⁵		17			
Hong Kong ¹⁶					
Hungary ¹⁷		16	20	20	
Iran	X	18	No limit	No limit	
Israel		18			
Jersey		16			

TABLE 4B(Continued)
QUALIFYING CONDITIONS
NON-OECD COUNTRIES

Country	Employed with 1+ children	Max. Age of Child	Max. Age if Student	Max. Age if Disabled	Max. Age if in Training
Kyrgyzstan ¹⁸					
Latvia		15	20		
Lebanon	X ¹⁹	16 ¹⁹	25 ¹⁹	No limit	
Liechtenstein		18			
Madagascar	X	14 ²⁰	21	21	18
Mali					
Malta	X	14	21	21	18
Mauritania	X	14	21	21	21
Mauritius ²¹		15			
Moldova		16	18		
Monaco		6 ²²	21	21	21
Morocco ²³		12	21	No limit	18
Nicaragua ²⁴		15	21		
Niger	X	1-14	21	21	18
Poland		16	20	No limit ²⁵	
Romania		16	18	18	
Russia ²⁶					
Senegal	X	15	21	21	18
Serbia & Montenegro ²⁷		15	26	No limit	
Slovak Rep. ²⁸		15	28	28	
Slovenia ²⁹		15	26	18	
Sri Lanka ³⁰					
Togo	X	16	21	21	18
Tunisia		14 ³¹	20	No limit	18
Ukraine ³²					
Uruguay		14	18	No limit	

NOTES TO TABLE 4B

1. Dependent children and students.
2. Insured person must have earned half the National Guaranteed Minimum Salary (SNMG) or be disabled, ill, receive unemployment or early or full retirement benefits.
3. All children under age 3, and children aged 3-16 (or 18 if student not receiving education stipends) receive full benefit rates if in families whose monthly per capita income does not exceed 2 times the min. Wage in previous year; receive half the benefit rate, if preceding year family income equals up to 3 times the min. wage.
4. Parent must have had 6 months of employment and be currently working at least 18 days a month or be a social insurance beneficiary (or a widow of beneficiary).
5. Housing allowances payable to both married couples and single persons, with or without children. Family head must be currently working more than 15 days/month.
6. Child must be unmarried. Wife must not be engaged in paid employment.
7. Allowance paid with respect to employee's parents if their income is less than 2,000 escudos.
8. School attendance required for children of school age.
9. Also payable from 5th month of pregnancy. Allowances also paid for dependent wife, disabled husband, widowed mother, stepchildren, orphaned or abandoned grandchildren and great-grandchildren, orphans and disabled or aged parent over age 54.
10. Parents over age 60 or 60% disabled covered.
11. Payable to persons over age 65, disabled persons, widows over age 50 with no dependents and those ineligible for benefits under contributory system with demonstrated need.
12. Residence in country.
13. Insured must be married, widow with children, or single with natural children. Dependents related to insured, if under 14 years of age, student or disabled may also qualify.
14. Claimant born in Guernsey or present in Guernsey for at least 52 weeks in previous 2 years.
15. Parent must have been enrolled for insurance during past month.
16. 1 year of continuous residence; income and savings below prescribed level.
17. Means tested for families with 1 or 2 children, no disabled child.
18. Family pre-capita income below 100% of min. wage in preceding 3 months.
19. Up to 5 children covered. Covered to age 25 if student or unmarried unemployed daughter. Wife must not be gainfully employed.
20. Covered to age 21 if unmarried daughter.
21. Income of family must not exceed Rs10,000/year.
22. Coverage until 16 years if at school, 17 if searching for first job.
23. Child must reside in country. No age limit if female relative caring for at least 2 young children in insider's household. Parents must have had 108 days of contribution during last 6 months with earnings of at least 960 dirhams/year.
24. Earnings tested.
25. Must be totally disabled.
26. Conditions vary according to benefit.
27. Taxable income of household must be below specified monthly amount (adjusted periodically for cost-of-living changes). 12 months of coverage also required by most laws.
28. Family income must be below 1.5 or 2 multiples of subsistence level.
29. Taxable income of household must be below specified monthly amount.
30. Family earnings below 700 rupees per month.

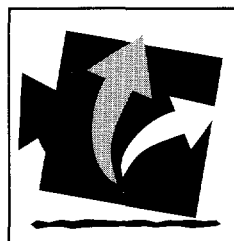
31. Coverage to age 20 if daughter replacing mother caring for brothers and sisters.
32. Large families (3 or more children), single mothers with 1 or more children and families with 1 or more disabled children.

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Summary Findings

This paper summarizes key aspects of family allowances programs across the world and presents information on their characteristics in a cross-country comparative context. Family allowances can be universal (paid to all resident families with a specified number of children) or employment-based (whereby workers receive additional pay depending on the size/composition of their family). Their characteristics include eligibility conditions, source of funds, benefit levels and administration. These characteristics differ not only across economies but also over time in the same country as governments strive to tune unemployment policies to macro and labor conditions. Therefore, the reader should consider the information in this paper as approximately correct at the time of printing and should refer to the indicated sources for greater reliability.

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