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CHAPTER IX.

WELFARE SERVICES.

A. COMMONWEALTH SOCIAL SERVICE BENEFITS.

§ 1. Introduction.

Commonwealth social service benefits are provided under the Social Services Consolidation Act 1947-1949 which came into operation on 1st July, 1947. This Act provided for the repeal of the existing laws relating to age and invalid pensions, maternity allowances, child endowment, widows' pensions and unemployment and sickness benefits, and for the immediate re-enactment of the necessary provisions for the grant and payment of these benefits under a unified law. Its more important effects were the elimination of obsolete provisions, the removal of anomalies, the amalgamation of like provisions, and the modernizing and grouping of the legislation so that it presented a symmetrical part of a well-defined pattern of social security. The history of the variations in the rates and conditions of age and invalid pensions, maternity allowances, child endowment, widows' pensions and unemployment and sickness benefits prior to 1st July, 1947 is referred to in earlier issues of the Official Year Book.

The benefits provided under the Consolidation Act are financed from the National Welfare Fund.

§ 2. Age and Invalid Pensions.

1. **General.**—Age pensions are payable to men, 65 years of age and over, and women, 60 years of age and over, who have resided in Australia for a continuous period of 20 years. Any periods of absence during which a person's home remained in Australia, and absences in certain other circumstances, are counted as residence. Absence in a Territory of the Commonwealth does not break continuity of residence.

Invalid pensions are payable to persons, 16 years of age and over, who have resided in Australia for a continuous period of five years, and who are permanently incapacitated for work or permanently blind. For the purpose of the residential qualification, the position in regard to absences is the same as for age pensions. A person is deemed to be permanently incapacitated for work if the degree of his permanent incapacity is not less than 85 per cent. The claimant must have become permanently incapacitated or permanently blind while in Australia or during a temporary absence from Australia, but this condition is waived if he has resided in Australia for not less than 20 years (continuous or otherwise), which may be partly before or partly after the occurrence of the permanent incapacity or blindness.

2. **Persons Disqualified.**—A pension is not payable to:—an alien (except a woman who, prior to marriage, was a British subject); a person who has deprived himself of property or income in order to qualify for a pension; a person in receipt of income of £188 10s. per annum or more (blind persons £416 per annum) or £377 per annum for

a married couple (£526 *ros.* per annum where both husband and wife are blind); a person who owns property, apart from his permanent home and other exempt property, to the net value of more than £750 (£1,500 for married persons); a person who is not deserving of a pension; a person who is not of good character or who has deserted his wife (or her husband) or children for six months or upwards immediately preceding the date of the claim (age pension only); or a person under 21 years of age who is adequately maintained by his parents (invalid pension only).

3. **Aboriginal Natives.**—Pensions may be granted to aboriginal natives of Australia who have been granted exemption from State control laws, or who, in any State where exemption is not provided for, are considered suitable persons to receive pensions by virtue of character, standard of intelligence and social development.

4. **Pension Rate.**—The maximum rate of pension from 21st October, 1948, is £110 *ros.* per annum.

5. **Effect of Income.**—Permissible income is £78 per annum. Any income in excess of this amount is deducted from the pension. The income of a married person is deemed to be half the total income of husband and wife except where they are legally separated or in certain other circumstances. Permissible income for blind persons, whether single or married, is £305 *ros.* per annum. Any excess income is deducted from the pension. Where both husband and wife are blind, half the amount of any income in excess of £305 *ros.* per annum is deducted from each pension. "Income" does not include gifts or allowances from children or parents, benefits from friendly societies, payments in respect of illness, infirmity or old-age from any trade union, the value of State food relief, child endowment or other payments for or in respect of children, benefits under the Commonwealth Hospital Benefits, Pharmaceutical Benefits and Tuberculosis Acts and interest on Commonwealth war gratuities.

6. **Effect of Property.**—The rate of pension is reduced by £1 per annum for every complete £10 of that portion of the net value of property which exceeds £100 but does not exceed £450, and by £2 per annum for every complete £10 of the remainder (if any) of the net value of the property up to £750. The value of property of a married person is deemed to be half the total value of property of husband and wife.

The value of a home, furniture and personal effects, the surrender value (up to £200) of any life assurance policies, the capital value of any life interest, annuity or contingent interest, the present value (up to £500) of any reversionary interest, the value of any property from the estate of a deceased person which has not been received and the amount of any Commonwealth war gratuity are disregarded in the computation of property.

7. **Claimants Receiving War Pensions.**—A person receiving a war pension may be granted an age or invalid pension in addition to the war pension, but the total amount payable in respect of the two pensions must not exceed £162 *ros.* per annum. In the case of a married couple where husband and wife each receive a civil pension (age or invalid, wife's allowance or service pension), the total amount which may be received in respect of war pensions and civil pensions is £317 *4s.* per annum; in other cases of married persons the limit is £260 per annum. Where the war pension (or pensions) and the civil pension (or pensions) together exceed the appropriate limit, the civil pension (or pensions) is (or are) reduced by the amount of the excess, but the pensioner is permitted to have other income to bring the total war pension and civil pension payments, plus the other income, up to the appropriate limit of income plus pension, £188 *ros.* per annum for a single person or £377 per annum for a married couple, both qualified for pensions.

8. **Inmates of Institutions.**—A pensioner who is an inmate of a benevolent asylum is paid £39 per annum of his pension and the balance of the pension is paid to the institution for his maintenance.

9. **Wives' Allowances.**—An allowance, not exceeding £62 8s. per annum, may be granted to the wife of an invalid pensioner (or an age pensioner who is permanently incapacitated for work or permanently blind) if she is living with her husband and is not receiving an age or invalid pension or a service pension. The rate of the allowance is affected by income and property on the same basis as an age or invalid pension.

10. **Children's Allowances.**—An allowance of £23 8s. per annum in respect of one child under the age of 16 years may be granted to the wife of an invalid pensioner living with her husband. The allowance may also be granted to any invalid pensioner who has the custody, care and control of a child under the age of 16 years, but where both husband and wife are invalid pensioners (living together) the child's allowance is payable only to the wife.

11. **Rehabilitation of Invalid Pensioners.**—The scheme for the rehabilitation of invalid pensioners, by which invalid pensioners may be given suitable treatment and vocational training at the Commonwealth's expense with a view to enabling them to learn some suitable craft or occupation whereby they may eventually become self-supporting, came into operation from the 10th December, 1948. The cases selected for treatment and training are those in which the pensioner's disability is remediable and where there are reasonable prospects of his engaging in a suitable vocation within two years after the commencement of treatment or training.

During the period of treatment payment of the pension is continued, and when vocational training is commenced the pension is suspended and, in its place, the trainee is paid a rehabilitation allowance at a rate equivalent to the rate of invalid pension (including any wife's or child's allowance) for which he is qualified, plus a training allowance of £1 per week. Where it is necessary for a trainee to live away from home for the purpose of receiving training, an additional allowance is paid. The cost of fares regularly incurred by the pensioner in travelling for the purpose of receiving treatment or training may also be paid by the Commonwealth. A pensioner undergoing treatment or training may be provided with any artificial replacements, surgical aids and appliances and with such books, equipment and tools of trade (costing not more than £10) as are required for his treatment or training or to enable him to engage in employment. The pensioner, however, is required to pay the cost of any articles which he retains for his own use, but payment may be made by small instalments after he has commenced employment.

If, in any case, the treatment or vocational training of a pensioner does not result in his being able to engage in employment, his right to continuance of his invalid pension is not thereby prejudiced in any way.

The grant or continuance of an invalid pension may be refused unless the claimant or pensioner undergoes such treatment or training as the Director-General of Social Services considers is reasonable for him to undergo, having regard to the pensioner's age and physical and mental capacity and to the facilities available.

12. **Funeral Benefits.**—From 1st July, 1943 a funeral benefit of up to £10 has been payable to the person who has paid, or is liable to pay, the cost of the funeral of an age or invalid pensioner or of a claimant who, but for his death, would have been granted an age or invalid pension. Where the cost of the funeral has been partly met by payment from a contributory funeral benefit fund of an organization other than a friendly society, funeral benefit is payable to the extent of the amount (not above £10) by which the cost of the funeral exceeded the amount paid from the fund. A funeral benefit is not payable to a person administering a contributory funeral benefit fund.

13. **Rates of Pension Payable.**—The following statement shows the rates of pension at 1st July, 1909 and the rates as they have been varied since that date :—

MAXIMUM RATES OF PENSION PAYABLE.

(£ s. d.)

Date from which Operative.	Maximum Pension Payable—		Limit of Income including Pension.	
	Annual Rate.	Weekly Equivalent.	Annual Rate.	Weekly Equivalent.
1st July, 1909	26 0 0	0 10 0	52 0 0	1 0 0
12th October, 1916	32 10 0	0 12 6	58 10 0	1 2 6
1st January, 1920	39 0 0	0 15 0	65 0 0	1 5 0
13th September, 1923	45 10 0	0 17 6	78 0 0	1 10 0
8th October, 1925	52 0 0	1 0 0	84 10 0	1 12 6
23rd July, 1931	45 10 0	0 17 6	78 0 0	1 10 0
13th October, 1932(a)	39 0 0	0 15 0	71 10 0	1 7 6
26th October, 1933	45 10 0	0 17 6	78 0 0	1 10 0
4th July, 1935 (b)	46 16 0	0 18 0	79 6 0	1 10 6
24th September, 1936	49 8 0	0 19 0	81 18 0	1 11 6
9th September, 1937	52 0 0	1 0 0	84 10 0	1 12 6
26th December, 1940	54 12 0	1 1 0	87 2 0	1 13 6
3rd April, 1941 (b)	55 18 0	1 1 6	88 8 0	1 14 0
11th December, 1941	61 2 0	1 3 6	93 12 0	1 16 0
2nd April, 1942(b)	62 8 0	1 4 0	94 18 0	1 16 6
2nd April, 1942(c)	65 0 0	1 5 0	97 10 0	1 17 6
1st October, 1942(b)	66 6 0	1 5 6	98 16 0	1 18 0
7th January, 1943(b)	67 12 0	1 6 0	100 2 0	1 18 6
1st April, 1943(b)	68 18 0	1 6 6	101 8 0	1 19 0
19th August, 1943(b)	70 4 0	1 7 0	102 14 0	1 19 6
25th November, 1943(b)(d)	68 18 0	1 6 6	101 8 0	1 19 0
25th November, 1943(d)	70 4 0	1 7 0	102 14 0	1 19 6
5th July, 1945	84 10 0	1 12 6	117 0 0	2 5 0
13th August, 1946	84 10 0	1 12 6	136 10 0	2 12 6
3rd July, 1947	97 10 0	1 17 6	149 10 0	2 17 6
21st October, 1948	110 10 0	2 2 6	188 10 0	3 12 6

(a) Additional pension of £6 ros. per annum (2s. 6d. per week) was payable to a pensioner with no income. Pensioners with income of less than 2s. 6d. per week were paid additional pension of 2s. 6d. less the amount of income. (b) Variation according to rise in retail price index number. (c) Increase paid on 6th July, 1942, retrospective to 2nd April, 1942. (d) Rate restored to £70 4s. per annum under National Security (Supplementary) Regulation 112A—Statutory Rule 315 of 1943.

NOTE.—Provision for variations according to retail price index numbers repealed 6th April, 1944.

14. **Age Pensions.**—(i) *Number in force.* At 30th June, 1948 there were 302,854 age pensions in force. During 1948–49, 43,785 age pensions claims were granted and 1,041 pensioners were transferred from the invalid pension list, while 26,353 pensions expired through cancellations and deaths. The net increase for the year was 18,473 and the total in force at 30th June, 1949 was 321,327.

(ii) *Sexes of Age Pensioners—States.* Of the age pensioners at 30th June, 1949, 112,803 (or 35 per cent.) were males, and 208,524 (or 65 per cent.) were females. Details for each State are as follows :—

AGE PENSIONS : SEXES OF PENSIONERS AT 30th JUNE, 1949.

State.	Males.	Females.	Total.	Masculinity.(a)
New South Wales (b)	48,194	83,747	131,941	57.55
Victoria	26,178	55,575	81,753	47.10
Queensland	16,086	27,598	43,684	58.28
South Australia (c)	9,377	19,881	29,258	47.16
Western Australia	9,019	14,720	23,739	61.28
Tasmania	3,949	7,003	10,952	56.40
Total—30th June, 1949	112,803	208,524	321,327	54.09
„ 1948	105,674	197,180	302,854	53.59

(a) Number of males to each 100 females.

(b) Includes Australian Capital Territory.

(c) Includes Northern Territory.

(iii) *Age and Conjugal Condition of Age Pensioners.* The recorded ages of the 43,785 persons (16,699 males and 27,086 females) to whom age pensions were granted during the year 1948-49 varied considerably, ranging from 7,048 at age 60 to 2 at age 97, but 32,040 were in the 60-70 group. The conjugal condition of these new pensioners was as follows:—Males—single, 2,208; married, 11,315; and widowed, 3,176: Females—single, 3,663; married, 13,098; and widowed, 10,325.

15. *Invalid Pensions.*—(i) *Number in force.* The number of invalid pensioners increased from 73,073 in 1947-48 to 76,056 in 1948-49, an increase of 2,983. Total pensions granted during the year were 11,752 while 7,728 pensions ceased through cancellations or deaths, and 1,041 were transferred to the age pension list.

(ii) *Sexes of Invalid Pensioners—States.* Of the 76,056 persons in receipt of invalid pensions on 30th June, 1949, 40,313 (or 53 per cent.) were males, and 35,743 (or 47 per cent.) were females. Details for each such State are as follows:—

INVALID PENSIONS : SEXES OF PENSIONERS AT 30th JUNE, 1949.

State.	Males.	Females.	Total.	Masculinity.(a)
New South Wales (b)	19,426	16,095	35,521	120.70
Victoria	7,779	7,796	15,575	99.78
Queensland	6,792	5,677	12,469	119.64
South Australia (c)	2,404	2,583	4,987	93.07
Western Australia	2,337	2,003	4,340	116.67
Tasmania	1,575	1,589	3,164	99.12
Total—30th June, 1949	40,313	35,743	76,056	112.79
„ 1948	38,015	35,058	73,073	108.43

(a) Number of males to each 100 females.

(b) Includes Australian Capital Territory.

(c) Includes Northern Territory.

(iii) *Age and Conjugal Condition of Invalid Pensioners.* The recorded ages of the 11,752 persons (7,216 males and 4,536 females) to whom invalid pensions were granted during 1948-49 varied from 16 to 88, 5,377 or 46 per cent. being in the 45-59 years age-group.

The conjugal condition of persons to whom invalid pensions were granted during the year was as follows:—Males—single, 2,270; married, 4,488; and widowed, 458: Females—single, 2,257; married, 1,686; and widowed, 593.

16. *Age and Invalid Pensions : Payments and Annual Liability.*—Separate particulars of the payments to age and invalid pensioners are not available but the total payments in 1948-49 in each State together with the annual liability of each class of pensioner at 30th June, 1949 are shown in the following table:—

AGE AND INVALID PENSIONS : PAYMENTS AND ANNUAL LIABILITY.

(£.)

State.	Total Payments Age and Invalid Pensions, 1948-49.(a)	Annual Liability at 30th June, 1949.		
		Age Pensions.	Invalid Pensions.	Total.
New South Wales (b)	17,489,106	13,736,928	3,802,481	17,539,409
Victoria	10,244,132	8,735,811	1,658,924	10,394,735
Queensland	5,941,139	4,694,210	1,356,278	6,050,488
South Australia (c)	3,584,978	3,114,258	542,758	3,657,016
Western Australia	2,921,040	2,505,992	461,211	2,967,203
Tasmania	1,513,285	1,133,040	337,349	1,470,389
Total—1948-49	41,693,680	33,920,239	8,159,001	42,079,240
1947-48	36,526,395	28,221,549	6,912,671	35,134,220

(a) Includes amounts paid to Benevolent Asylums and Hospitals for the maintenance of pensioners, and allowances to wives of invalid pensioners.

(b) Includes Australian Capital Territory.

(c) Includes Northern Territory.

17. **Cost of Administration.**—The total cost of administering age and invalid pensions, including allowances to wives of invalid pensioners, was £399,304 in 1948-49 or 0.96 per cent. of the amount paid to pensioners, benevolent asylums and hospitals and for wives' allowances. The corresponding cost in 1947-48 was £309,146 or 0.85 per cent. of the total payments.

The actual sum disbursed in age and invalid pensions in the financial year 1948-49, apart from the cost of administration but including the amount paid to asylums and hospitals for the maintenance of pensioners and allowances to wives of invalid pensioners, was £41,693,680 (£5 6s. 11d. per head of mean population). In 1947-48 it was £36,526,395 (£4 15s. 7d. per head of mean population).

18. **Summary.**—The following table gives details of age and invalid pensions and approximate cost of administration for the five years 1938-39 and 1944-45 to 1948-49 :—

AGE AND INVALID PENSIONS : SUMMARY, AUSTRALIA.

Year ended 30th June.	Number of Pensioners.				Amount Paid in Pensions.	Total Payment to Pensioners and Institutions. (b)	Cost of Administration (approximate).	Cost of Administration per £100 paid to Pensioners and Institutions (approximate).	Average Fortnightly Pension as at 30th June.
	Age.		Invalid.	Total.					
	No.	Est. No. per 1,000 of persons eligible on age qualification. (a)							
1939	232,836	376	88,812	321,648	15,798,038	15,991,782	128,000	16 0	38 5
1945	252,634	345	58,281	310,915	21,475,570	21,701,127	199,434	18 5	51 5
1946	264,826	358	62,868	327,694	26,735,092	26,962,420	216,740	16 1	62 8
1947	290,173	375	68,277	358,450	29,295,099	29,416,673	254,504	17 4	62 8
1948	302,854	380	73,073	375,927	36,376,104	36,526,395	309,146	16 11	71 11
1949	321,327	389	76,056	397,383	41,535,907	41,693,680	399,304	19 2	81 5

(a) Based on an estimate of the aggregate of males aged 65 and over and females aged 60 and over at 30th June of each year. (b) Includes allowances to wives of invalid pensioners payable from the 8th July, 1943, but excludes funeral benefits in respect of deaths of pensioners, £163,993 in 1944-45; £184,478 in 1945-46; £209,349 in 1946-47; £209,588 in 1947-48 and £252,979 in 1948-49.

§ 3. Maternity Allowances.

1. **General.**—A maternity allowance is payable to a woman who, at the date of giving birth to a child, is residing in Australia or is in Australia and intends to remain. The allowance is payable in respect of a birth which occurs in Australia or on board a ship proceeding from a port in Australia or a Territory of the Commonwealth to another port in Australia or a Territory of the Commonwealth. The allowance is also payable in respect of a birth which occurs on board a ship proceeding to Australia, provided the mother receives no maternity benefit in respect of the birth from the country from whence she came. Payment may be made in respect of the birth of a still-born child, or a child which lives for less than twelve hours, if the period of intra-uterine life of the child was at least 5½ calendar months. There is no means test.

2. **Alien Mothers.**—Payment may be made to an alien mother if she was a British subject prior to her marriage, or if she or her husband resided in Australia for at least twelve months immediately prior to the birth of the child, otherwise payment is deferred until the expiration of twelve months from the date of the mother's arrival in Australia, unless she is likely to remain in Australia.

3. **Aboriginal Natives.**—Maternity allowances may be paid only to those aboriginal natives of Australia who have been granted exemption from State control laws or who, in any State where exemption is not provided for, are considered suitable persons to receive the allowance by virtue of character, standard of intelligence and social development.

4. **Amount Payable.**—From 1st July, 1947, the amount of a maternity allowance has been £15 where there are no other children; £16 where there are one or two other children; and £17 10s. where there are three or more other children. "Other children" means children under the age of sixteen years who were in the custody, care and control of the claimant on the date of the birth in respect of which the claim is made. The amount payable is increased by £5 in respect of each additional child born at a birth. Payment of £5 on account of a maternity allowance may be made available, upon application, within a period of four weeks prior to the expected date of birth. The balance is payable immediately after the birth.

5. **Persons Temporarily Abroad.**—Maternity allowances may be paid, under certain conditions, to persons ordinarily resident in Australia who are temporarily abroad.

6. **Summary.**—The following table gives details of the maternity allowance claims paid and rejected and of the amount paid since the inception and for the six years 1938–39 and 1944–45 to 1948–49 :—

MATERNITY ALLOWANCES : SUMMARY.

Year.	Claims Paid.	Claims Rejected.	Amount Paid.	Cost of Administration (approximate).	Cost per £100 allowance paid (approximate).
	No.	No.	£	£	£ s. d.
1938–39 ..	80,916	6,272	436,614	16,659	3 17 8
1944–45 ..	159,621	667	2,542,801	19,000	0 14 11
1945–46 ..	156,446	718	2,492,495	18,000	0 14 5
1946–47 ..	191,994	636	3,026,459	23,000	0 15 2
1947–48 ..	177,566	247	2,854,018	22,000	0 15 5
1948–49 ..	177,955	235	2,828,819	24,000	0 17 0
Aggregate—					
1912–13 to					
1948–49 ..	4,400,582	110,520	32,746,568	550,455	1 13 7

NOTE.—Means test was abolished from 1st July, 1943.

7. **Claims paid in each State.**—The following table shows the number of maternity allowance claims paid in each State during the years 1938–39 and 1944–45 to 1948–49 :—

MATERNITY ALLOWANCES : NUMBER OF CLAIMS PAID IN EACH STATE.

Year ended 30th June—	N.S.W. (a)	Vic.	Q'land.	S.A.	W.A.	Tas.	N.T.	Total.
1939 ..	30,860	20,819	12,880	7,162	5,213	3,940	42	80,916
1945 ..	61,755	40,582	26,432	14,361	10,909	5,582	(b)	159,621
1946 ..	60,730	40,991	25,281	13,736	9,912	5,796	(b)	156,446
1947 ..	73,110	50,730	29,002	17,860	13,750	7,542	(b)	191,994
1948 ..	68,116	46,027	27,920	15,856	12,553	7,074	(b)	177,566
1949 ..	67,534	46,309	27,570	16,381	13,107	6,984	(b)	177,955
Total, 1912–13 to 1948–49 ..	1,730,186	1,144,380	667,335	385,508	286,395	185,561	1,127	4,400,582 (e)

(a) Includes Australian Capital Territory. (b) Included with South Australia. (c) Includes 20 claims paid abroad. (d) Includes 70 claims paid abroad. (e) Includes 90 claims paid abroad.

8. **Claims Paid at the Various Rates.**—The following table shows the number of claims paid in each State at the several rates of maternity allowance during the year 1948-49. The total for Australia for the year 1947-48 is also shown :—

MATERNITY ALLOWANCES : NUMBER OF CLAIMS PAID AT EACH RATE, 1948-49.

State.	Single Births.			Multiple Births.						Total Claims Paid.
	£15.	£16.	£17 10s.	Twins.			Triplets.			
				£20.	£21.	£22 10s.	£25.	£26.	£27 10s.	
N. S. Wales(a) ..	24,780	31,800	10,189	211	387	159	3	3	2	67,534
Victoria ..	17,153	22,356	6,233	155	306	100	1	3	1	46,309
Queensland ..	9,218	12,667	5,375	84	156	68	1	..	1	27,570
Sth. Australia (b)	5,950	7,960	2,285	64	86	31	1	4	..	16,381
Western Australia	4,470	6,448	2,033	33	92	29	..	1	1	13,107
Tasmania ..	2,300	3,175	1,423	32	37	16	1	..	..	6,984
Oversea ..	41	23	4	1	1	..	..	..	..	70
Total 1948-49	63,912	84,429	27,542	580	1,065	403	7	11	5	177,955
1947-48	68,133	79,978	27,387	645	1,001	405	6	8	2	177,566

(a) Includes Australian Capital Territory.
one case of quadruplets, £32 10s.

(b) Includes Northern Territory.

(c) Includes

(d) Includes one case of quadruplets, £31 in South Australia.

§ 4. Child Endowment.

1. **General.**—Any person who is resident in Australia and has the custody, care and control of more than one child under the age of 16 years may claim endowment. There is a twelve months' residential requirement in respect of a claimant and a child who were not born in Australia, but this is waived if the claimant and the child are likely to remain permanently in Australia. A child born during the mother's temporary absence from Australia is deemed to have been born in Australia. There is no means test.

2. **Child of Alien Father.**—Endowment may be paid in respect of a child of an alien father if the child was born in Australia, or the mother is a British subject or has made a declaration under Section 18A of the Nationality Act 1920-1946, or the child is likely to remain permanently in Australia.

3. **Aboriginal Natives.**—Endowment may be paid to aboriginal natives of Australia unless they are nomadic or unless the children concerned are wholly or mainly maintained by the Commonwealth or a State.

4. **Rate of Payment.**—The rate of endowment payable to any qualified person (other than an institution) from 9th November, 1948 has been 10s. per week in respect of each child under 16 years of age in excess of one, and to an approved institution (not including a hospital for the insane maintained wholly or mainly by the Commonwealth or a State) 10s. per week for each child inmate under 16 years of age.

5. **Divided Families.**—There is special provision to meet cases of families divided by reason of divorce, separation, unemployment, death of a parent or other circumstances. In these cases endowment may be paid in respect of such children in excess of one, and to such persons, as is considered just.

6. **Persons Temporarily Abroad.**—Endowment may be paid, under certain conditions, to persons ordinarily resident in Australia who are temporarily abroad.

7. **Summary.**—During the year 1948-49, 65,602 claims were granted, cancellations amounted to 31,198 and the number of endowed family group claims in force at 30th June, 1949 was 620,819, an increase of 34,404 during the year. The following table shows particulars of the operations during the year ended 30th June, 1949, and earlier years :—

CHILD ENDOWMENT : SUMMARY, 1948-49.

State.	Family Groups.					Total Payments to Endowees and Institutions.
	Claims in force at end of year.	Endowed Children.		Annual Liability at 30th June, 1949.		
		Total.	Average per claim.	Total.	Average Liability per claim.	
	No.	No.	No.	£	£	£
New South Wales(a)	247,027	426,991	1.73	11,101,766	44.94	9,313,460
Victoria ..	157,625	265,672	1.69	6,907,472	43.82	6,153,650
Queensland ..	94,206	177,126	1.88	4,605,276	48.89	4,024,422
South Australia(h) ..	53,827	90,239	1.68	2,346,214	43.59	2,011,816
Western Australia ..	45,194	79,693	1.76	2,072,018	45.85	1,809,928
Tasmania ..	22,872	44,170	1.93	1,148,420	50.21	1,008,526
Oversea ..	68	103	1.51	2,678	39.38	1,611
Total—1948-49 ..	620,819	1,083,994	1.75	28,183,844	45.40	24,323,413
1947-48 ..	586,415	1,029,777	1.76	20,080,652	34.24	19,425,518
1946-47 ..	559,730	986,814	1.76	19,242,873	34.38	19,862,933
1945-46 ..	533,819	945,542	1.77	18,438,069	34.54	18,019,178
1944-45 ..	518,293	920,427	1.78	17,948,326	34.63	12,036,249

(a) Includes Australian Capital Territory.

(b) Includes Northern Territory.

In addition to the children endowed in families, child endowment benefits were paid in respect of children in approved institutions during 1944-45 to 1948-49 as follows : 1944-45, 18,116 ; 1945-46, 13,989 ; 1946-47, 19,743 ; 1947-48, 20,580 ; and in 1948-49 21,305.

In 1948-49 the cost of administration was £206,241 or 0.85 per cent. of the total payments made, compared with £173,607 or 0.89 per cent. in 1947-48.

8. **Number of Children.**—The following table shows the number of claims in force, the number of endowed children and the number of unendowed children in endowed families, classified according to the number of children in the family :—

CHILD ENDOWMENT : NUMBER OF CHILDREN(a) AT 30th JUNE, 1949.

Size of Family.	Claims of Endowed Families in force at 30th June, 1949.	Children.		
		Endowed.	Unendowed in Endowed Families.	Total in Endowed Families.
Two children ..	347,536	347,536	347,536	695,072
Three " ..	161,147	322,294	161,147	483,441
Four " ..	66,375	199,125	66,375	265,500
Five " ..	26,651	106,604	26,651	133,255
Six " ..	11,078	55,390	11,078	66,468
Seven " ..	4,802	28,812	4,802	33,614
Eight " ..	2,135	14,945	2,135	17,080
Nine " ..	711	5,688	711	6,399
Ten " ..	281	2,529	281	2,810
Eleven " ..	72	720	72	792
Twelve " ..	22	242	22	264
Thirteen " ..	8	96	8	104
Fourteen, ..	1	13	1	14
Total 1948-49 ..	620,819	1,083,994	620,819	1,704,813
1947-48 ..	586,415	1,029,777	586,415	1,616,192
1946-47 ..	559,730	986,814	559,730	1,546,544
1945-46 ..	533,819	945,542	533,819	1,479,361
1944-45 ..	518,293	920,427	518,293	1,438,720

(a) Under 16 years of age.

§ 5. Widows' Pensions.

1. **General.**—Widows' pensions and the rates in each class, as from 12th October, 1948, have been payable to the following classes of women :—

Class "A"—A widow who has the custody, care and control of one or more children under the age of 16 years. Rate £123 10s. per annum.

Class "B"—A widow, not less than 50 years of age, who has no children under 16 years of age in her custody, care and control. Rate £96 4s. per annum.

Class "C"—A widow, under 50 years of age, who has no children under the age of 16 years in her custody, care and control, but is in necessitous circumstances within 26 weeks after the death of her husband. Rate £2 2s. 6d. per week for not more than 26 weeks.

Class "D"—A woman whose husband has been serving a term of imprisonment for at least six months, if she has the custody, care and control of one or more children under the age of 16 years or is not less than 50 years of age. Rate £96 4s. per annum.

The term "widow" includes :—a "dependent female" (i.e. a woman, who, for not less than three years immediately prior to the death of a man, was wholly or mainly maintained by him as his wife on a permanent and *bona fide* domestic basis); a deserted wife (i.e. a woman deserted by her husband for not less than six months); a divorcee (i.e. a woman whose marriage has been dissolved and who has not remarried); and a woman whose husband is an inmate of a hospital for the insane.

The residential qualification is five years' continuous residence in Australia immediately prior to the date of lodgment of the claim. Concessions in respect of absences are the same as for age pensions.

2. **Persons Disqualified.**—A widow's pension is not payable to :—an alien (except a woman who, prior to marriage, was a British subject); a woman who is in receipt of an age or invalid pension, or a war widow's pension under the Australian Soldiers' Repatriation Act in respect of the death of her husband; a woman who has deprived herself of property or income in order to qualify for a pension; a deserted wife or a divorcee who has not taken reasonable action to obtain maintenance from her husband or former husband; a woman who is not of good character; a woman who is not deserving of a pension; a woman in Class "A" in receipt of income of £201 10s. per annum or more or owning property, apart from her permanent home and other exempt property, to the net value of more than £1,000; or a woman in Classes "B" or "D" in receipt of income of £174 4s. per annum or more or owning property, apart from her permanent home and other exempt property, to the net value of more than £750.

3. **Aboriginal Natives.**—Widows' pensions may be granted to aboriginal natives of Australia under the same conditions as age pensions.

4. **Effect of Income.**—Permissible income is £78 per annum. Any income in excess of this amount is deducted from the pension. "Income" has the same meaning as for age pensions. Any amount in excess of 15s. per week received by a deserted wife or a divorcee from her husband or former husband in respect of the maintenance of a child is taken into account in the claimant's income for pension purposes.

5. **Effect of Property.**—The rate of pension for women in Classes "B" and "D" is reduced by £1 per annum for every complete £10 of that portion of the net value of property which exceeds £100 but does not exceed £450, and by £1 per annum for every complete £7 of the remainder (if any) of the net value of the property up to £750. Property disregarded in determining eligibility for pension is the same as for age pensions.

6. **Claimants Receiving War Pension.** A widow is not permitted to receive, in respect of the death of her husband, both a war widow's pension under the Australian Soldiers' Repatriation Act and a civil widow's pension. Other widows, however, may receive a civil widow's pension in addition to a war pension, but the total amount payable in

respect of the two pensions must not exceed £188 10s. per annum in the case of a Class "A" widow or £162 10s. per annum in the case of a widow coming within Classes "B", "C" or "D". Where the war pension and the widow's pension together exceed the limit applicable, the widow's pension is reduced by the amount of the excess. The widow is permitted to have, in addition, other income to bring her total war pension and widow's pension payments up to the appropriate limit of income plus pension, £201 10s. per annum for a Class "A" widow, £174 4s. for a Class "B" or "D" widow.

7. **Payment of Class "A" Pension for Children Continuing Education.**—The pension payable to a Class "A" widow may be continued after her child attains the age of 16 years if the child goes on with full-time education at a school or university and is still dependent on the widow and is not in employment. These conditions apply until the child reaches the age of 18 years.

8. **Summary.**—The number of widows' pensions current at 30th June, 1949 was :—Class "A", 17,891; Class "B" 25,127; Class "C", 117; Class "D", 116; total, 43,251, and the amount paid during 1948-49 was £4,388,468. The following table shows details of widows' pensions paid in each State in the year 1948-49 and for Australia for each of the years 1944-45 to 1948-49 :—

WIDOWS' PENSIONS AT 30th JUNE, 1949.(a)

State.	Pensions Current.(b)		Children for whom Pensions Payable.	Average Fort-nightly rate of Pension. (c)	Amount paid in Pensions during 1948-49.	
	Number.	Per 10,000 of Population.			Amount.	Per head of Population.(d)
			No.	£ s. d.	£	s. d.
New South Wales (e)	17,402	56	7,751	3 19 10	1,761,978	11 5
Victoria ..	11,164	52	3,916	3 18 8	1,120,589	10 7
Queensland ..	6,879	60	3,025	4 1 7	719,521	12 8
South Australia(f) ..	3,514	51	1,328	3 18 11	364,211	10 9
Western Australia ..	2,883	54	1,213	4 0 3	280,360	10 9
Tasmania ..	1,409	52	658	3 18 5	141,809	10 7
Total 1948-49 ..	43,251	55	17,891	3 19 8	4,388,468	11 3
1947-48 ..	43,025	56	17,732	3 8 11	3,904,086	10 3
1946-47 ..	42,742	56	16,702	5 18 1	3,366,288	8 11
1945-46 ..	44,587	60	15,707	5 14 0	3,247,333	8 9
1944-45 ..	44,155	60	15,284	5 6 1	2,965,446	8 1

(a) The Commonwealth Government commenced to pay widows' pensions from 1st July, 1942.
 (b) Excludes eleven (1948-49), six (1947-48), thirteen (1946-47), ten (1945-46), nine (1944-45) pensions in respect of pensioners in Benevolent Asylums.
 (c) Payments were four-weekly up to the 24th June, 1947 pay.
 (d) Based on mean population for the financial year.
 (e) Includes Australian Capital Territory.
 (f) Includes Northern Territory.

§ 6. Unemployment and Sickness Benefits.

1. **General.**—From 1st July, 1946, men over 16 and under 65 years of age, and women over 16 and under 60 years of age, have been eligible to apply for an unemployment benefit or a sickness benefit. There is a twelve month's residential requirement but this is waived if the claimant is likely to remain permanently in Australia. A person in receipt of an age, invalid or widows' pension, or a service pension (as distinct from a war pension) under the Australian Soldiers' Repatriation Act is ineligible to receive a benefit.

2. **Unemployment Benefit.**—To qualify for an unemployment benefit a person must establish that he is unemployed and that his unemployment is not due to his being a direct participant in a strike; that he is capable and willing to undertake suitable work; and that he has taken reasonable steps to obtain such work.

3. **Sickness Benefit.**—To qualify for a sickness benefit a person must establish that he is temporarily incapacitated for work by reason of sickness or accident and that he has thereby suffered a loss of salary, wages or other income.

4. **Married Women.**—A married woman is not qualified to receive a sickness benefit if it is reasonably possible for her husband to maintain her. Where her husband is able to maintain her only partially, a benefit may be paid at such rate as is considered reasonable in the circumstances.

5. **Aboriginal Natives.**—A benefit may be paid only to those aboriginal natives of Australia who are considered suitable, by reason of character, standard of intelligence and social development, to receive payment.

6. **Maximum Rates of Benefits and Income.**—The maximum weekly rates of benefit and permissible income are as follows:—

MAXIMUM RATES OF BENEFITS AND INCOME.

(s. d.)

Age and Conjugal Condition.	Maximum Weekly Benefit.				Permissible Income.
	Claimant.	Dependent Spouse.	Child.	Total.	
Unmarried—					
16 years and under 17 years	15 0	..	..	15 0	5 0
17 " " " 18 "	15 0	..	..	15 0	10 0
18 " " " 21 "	20 0	..	..	20 0	15 0
21 years and over ..	25 0	..	..	25 0	20 0
Married	25 0	20 0	5 0	50 0	20 0

Where an unmarried claimant has the custody, care and control of a child under the age of sixteen years, the total income may be increased by 5s. per week.

Additional benefit of up to 20s. per week may be paid in respect of a claimant's housekeeper where no such benefit is payable in respect of his wife, provided there are one or more children under 16 years of age in the house and the woman is substantially dependent on the claimant but is not employed by him.

7. **Means Test.**—Any income in excess of the permissible income shown in the previous table is deducted from the rate of benefit. For unemployment benefit purposes, the income of the claimant and his spouse are taken into account, but where the claimant and his spouse are permanently separated any income received by the spouse may be disregarded. "Income" does not include child endowment, or other payments for or in respect of children, benefits under the Commonwealth Hospital Benefits, Pharmaceutical Benefits and Tuberculosis Acts or an amount paid in reimbursement of medical, dental or similar expenses actually paid. For sickness benefit purposes, there is disregarded £1 per week of any payment received from an approved friendly society or other similar approved body in respect of the incapacity for which sickness benefit is payable.

Where a person qualified for sickness benefit receives or is entitled to receive (in respect of the same period and the same incapacity for which sickness benefit is payable) any payment by way of compensation (including workers' compensation), damages, or otherwise under any law (except payments for which he has contributed), the amount of the compensation, etc., is not taken into account as income but is deducted from the rate of sickness benefit otherwise payable.

8. **Waiting Period.**—There is a waiting period of seven days in respect of which unemployment or sickness benefit is not payable.

9. **Special Benefit.**—A special benefit may be granted to a person not qualified for unemployment or sickness benefit who is not in receipt of an age, invalid or widow's pension or a service pension, if, by reason of age, physical or mental disability or domestic circumstances, or for any other reason, he is unable to earn a sufficient livelihood for himself and his dependants, if any.

10. **Rehabilitation.**—Unemployment and sickness beneficiaries are eligible for participation in the Commonwealth rehabilitation scheme under the same conditions as invalid pensioners. The grant or continuance of an unemployment or sickness benefit may be refused if the claimant or beneficiary, on being required, fails to undergo a medical examination or to receive treatment or undertake training or to do any suitable work.

11. **Statistics, 1947-48 and 1948-49.**—(i) *Claims admitted, Exits, Persons on Benefit.* At 30th June, 1948, 12,411 persons were in receipt of benefit, comprising 1,838 unemployment, 9,940 sickness and 633 special benefits. During the year 1948-49, 83,406 claims were admitted (12,126 unemployment, 68,864 sickness and 2,416 special), whilst 81,762 benefits were discontinued (12,813 unemployment, 66,804 sickness and 2,145 special), leaving 14,055 benefits in force at 25th June, 1949 (1,151 unemployment, 12,000 sickness and 904 special). Particulars of special benefits exclude those granted to new Australians.

The total number of benefits granted and discontinued during the year 1948-49 and persons on benefit at the beginning and end of that year, in each class of benefit, are shown in the following table :—

**CLAIMS ADMITTED, DISCONTINUANCES AND PERSONS ON BENEFIT, 1948-49 :
AUSTRALIA.**

Class of Benefit.	On Benefit at 30th June, 1948.		Claims admitted during 1948-49.		Discontinuances during 1948-49.		On Benefit at 25th June, 1949.	
	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.
Unemployment ..	1,718	120	11,459	667	12,143	670	1,034	117
Sickness ..	7,426	2,514	53,662	15,202	51,933	14,871	9,155	2,845
Special(a) ..	215	418	1,631	785	1,531	614	315	589
Total(a) ..	9,359	3,052	66,752	16,654	65,607	16,155	10,504	3,551

(a) Excludes benefits granted to new Australians.

(ii) *Number of Persons admitted in each State.* The following table shows the number of persons in each State admitted to benefit during the years 1947-48 and 1948-49:—

PERSONS ADMITTED TO BENEFIT.

State.	Unemployment.		Sickness.		Special.(a)		Total.(a)		
	Males.	Fe-males.	Males.	Fe-males.	Males.	Fe-males.	Males.	Fe-males.	Persons.
1947-48.									
New South Wales(b)	3,234	282	20,006	5,999	441	216	23,681	6,497	30,178
Victoria ..	971	58	12,742	4,363	327	210	14,040	4,631	18,671
Queensland ..	20,262	965	8,273	1,961	422	100	28,957	3,026	31,983
South Australia(c)	231	3	5,753	1,316	114	38	6,098	1,357	7,455
Western Australia	2,393	78	4,826	1,396	165	42	7,384	1,516	8,900
Tasmania ..	184	1	2,347	504	58	44	2,589	549	3,138
Total ..	27,275	1,387	53,947	15,539	1,527	650	82,749	17,576	100,325

1948-49.

New South Wales(b)	2,092	165	19,927	5,917	614	283	22,633	6,365	28,998
Victoria ..	248	40	12,525	4,187	360	262	13,133	4,489	17,622
Queensland ..	8,049	406	8,609	1,999	326	78	16,984	2,483	19,467
South Australia(c)	117	7	5,443	1,286	119	46	5,679	1,339	7,018
Western Australia	839	45	4,852	1,317	128	54	5,825	1,416	7,241
Tasmania ..	114	4	2,300	496	84	62	2,498	562	3,060
Total ..	11,459	667	53,662	15,202	1,631	785	66,752	16,654	83,406

(a) Excludes benefits granted to new Australians.
(c) Includes Northern Territory.

(b) Includes Australian Capital Territory.

(iii) *Benefits Paid.* The following table shows the benefits paid in respect of each class of benefit in each State during each of the years 1947-48 and 1948-49:—

BENEFITS PAID.

(£.)

State.	Unemployment.		Sickness.		Special.(a)		Total.(a)	
	1947-48.	1948-49.	1947-48.	1948-49.	1947-48.	1948-49.	1947-48.	1948-49.
New South Wales(b)	60,499	23,279	302,987	302,298	14,434	53,925	377,920	379,502
Victoria ..	16,039	2,417	209,128	196,548	20,018	51,208	245,785	250,173
Queensland ..	248,357	99,591	103,521	118,789	9,604	10,219	361,482	228,599
South Australia(c)	4,038	580	79,110	76,620	3,702	6,828	86,850	84,028
Western Australia	37,192	9,986	58,255	62,569	6,149	9,845	101,596	82,400
Tasmania ..	2,904	2,993	38,326	39,002	2,611	3,729	43,841	45,724
Total ..	369,629	138,846	791,327	795,826	56,518	135,754	1,217,474	1,070,426

(a) Includes amounts paid in respect of new Australians.
(c) Includes Northern Territory.

(b) Includes Australian Capital Territory.

(iv) *Unemployment Benefits.* (a) *Cause of Unemployment.* The following table analyses the reasons for termination of employment in each State as stated by persons admitted to benefit during the year 1948-49.

Discharges and lay-offs are separations on the initiative of the employers, quits on that of the employee.

CAUSE OF UNEMPLOYMENT: CLAIMS ADMITTED, 1948-49.

Cause of Unemployment.	N.S.W. (a)	Vic.	Q'land.	S. Aust. (b)	W. Aust.	Tas.	Aust.
Discharged or laid-off—							
Disciplinary reasons	11	2	146	..	13	3	175
Inefficiency, including medical unfitness	99	38	223	8	100	19	487
Power rationing	10	1	3	17	27	..	58
Shortage of materials	777	7	269	2	15	..	1,070
Strikes and lock-outs	242	..	15	36	..	6	299
Seasonal work	46	32	3,132	1	23	7	3,241
Casual work	218	36	1,417	12	165	13	1,861
Other, including inadequately defined	384	76	1,521	13	190	18	2,202
Quitted—							
Medical unfitness, work too heavy	295	77	910	23	237	41	1,583
Other	128	15	637	10	77	5	872
Not previously employed—							
Employers, workers on own ac- count	21	1	140	..	19	4	185
Ex-service personnel not yet re- turned to work	3	..	15	..	5	1	24
Other	23	3	27	2	13	1	69
Total	2,257	288	8,455	124	884	118	12,126

(a) Includes Australian Capital Territory.

(b) Includes Northern Territory.

(b) *Industrial Groups.* The following table shows the distribution, according to main industrial groups in each State, of persons admitted to benefit during the year 1948-49.

UNEMPLOYMENT—INDUSTRIAL GROUPS: CLAIMS ADMITTED, 1948-49.

Industry in which last engaged.	N.S.W. (a)	Vic.	Q'land.	S. Aust. (b)	W. Aust.	Tas.	Aust.
Agricultural, Pastoral and Dairying	156	40	1,876	5	45	21	2,143
Other Primary Production	17	3	122	1	12	..	155
Coal Mining	155	1	173	..	2	1	332
Other Mining and Quarrying	23	1	88	4	39	3	158
Factories and Industrial—							
Founding, engineering, metal- working including shipbuilding	974	17	249	56	44	5	1,345
Vehicles, including aircraft	24	8	87	7	13	4	143
Textiles and articles of dress	58	14	84	1	18	6	181
Food, drink and tobacco	72	23	2,100	6	45	6	2,252
Furniture, woodwork, etc.	53	13	209	1	24	3	303
Other factories, including heat, light and power	102	25	219	7	61	6	420
Building and Construction	172	33	1,114	10	109	13	1,451
Transport and Communication	78	16	448	3	69	15	629
Commerce and Finance—							
Wholesale and retail trade	137	31	749	9	133	12	1,071
Finance and property	12	..	44	1	14	1	72
Public Administration and Profes- sional	73	17	353	3	111	7	564
Personal and Domestic Service	125	43	483	8	129	13	801
Other	26	3	57	2	16	2	106
Total	2,257	288	8,455	124	884	118	12,126

(a) Includes Australian Capital Territory.

(b) Includes Northern Territory.

(v) *Sickness Benefits. (a) Nature of Sickness.* The following table shows the number of admissions to sickness benefit (53,662 males and 15,202 females, Australia) during 1948-49 according to State and the main natures of sickness.

NATURE OF SICKNESS : CLAIMS ADMITTED, 1948-49.

Nature of Sickness.	N.S.W. (a)	Vic.	Q'land.	S. Aust. (b)	W. Aust.	Tas.	Aust.
Infective and Parasitic Diseases ..	1,651	1,372	826	445	516	212	5,022
Cancer	146	76	86	43	31	7	389
Other tumours	319	192	155	62	51	19	798
Rheumatism, Diseases of Nutrition and Vitamin-Deficiency Diseases	1,449	957	607	414	308	196	3,931
Diseases of—							
Blood and blood-forming organs	201	125	74	34	29	19	482
Nervous system and sense organs	2,426	1,605	1,068	745	559	278	6,681
Circulatory system	2,108	1,378	783	520	374	197	5,360
Respiratory system	2,669	1,715	923	690	609	254	6,860
Digestive system	6,218	3,622	2,266	1,526	1,366	478	15,476
Genito-urinary system	1,391	767	616	288	280	121	3,463
Pregnancy, Childbirth, etc. ..	413	439	125	92	154	43	1,266
Skin and cellular tissue	1,360	795	560	295	335	154	3,499
Bones and organs of movement ..	607	439	296	198	172	119	1,831
Other Diseases (including ill-defined conditions)	364	358	258	156	134	88	1,358
Injuries and Acute Poisoning—							
Fractures	2,351	1,545	984	598	575	270	6,323
Other injuries, etc.	2,030	1,236	915	585	651	319	5,736
Surgical Amputations	63	47	40	17	21	12	200
Other (including not stated)	78	44	26	21	10	10	189
Total	25,844	16,712	10,608	6,729	6,175	2,796	68,864

(a) Includes Australian Capital Territory.

(b) Includes Northern Territory.

(b) *Industrial Groups.* The following table shows the distribution according to main industrial groups of persons admitted to benefit during the year 1948-49.

SICKNESS—INDUSTRIAL GROUPS : CLAIMS ADMITTED, 1948-49.

Industry in which last engaged.	N S.W. (a)	Vic.	Q'land.	S. Aust. (b)	W. Aust.	Tas.	Aust.
Agricultural, Pastoral and Dairying	971	711	1,043	328	409	254	3,716
Other Primary Production ..	285	214	187	87	123	86	982
Coal Mining	766	58	148	2	151	14	1,139
Other Mining and Quarrying ..	116	89	126	39	433	148	951
Factories and Industrial—							
Founding, engineering, metal- working including shipbuilding	4,957	2,005	656	1,013	293	193	9,117
Vehicles, including aircraft ..	654	803	350	673	300	58	2,838
Textiles and articles of dress ..	2,099	2,149	385	333	218	226	5,410
Food, drink and tobacco	1,431	1,091	1,040	395	285	182	4,424
Furniture, woodwork, etc.	858	547	573	182	278	157	2,595
Other factories, including heat, light and power	2,681	1,847	621	458	431	230	6,268
Building and Construction	2,890	1,843	1,693	803	830	401	8,460
Transport and Communication ..	1,669	1,206	870	607	562	260	5,174
Commerce and Finance—							
Wholesale and retail trade ..	2,849	1,726	1,136	839	773	221	7,544
Finance and property	161	92	81	43	32	13	422
Public Administration and Profes- sional	1,282	982	675	384	364	117	3,804
Personal and Domestic Service ..	2,160	1,310	1,003	533	681	229	5,916
Other	15	39	21	10	12	7	104
Total	25,844	16,712	10,608	6,729	6,175	2,796	68,864

(a) Includes Australian Capital Territory.

(b) Includes Northern Territory.

§ 7. Reciprocity with New Zealand.

1. **Original Agreement.**—A reciprocal agreement between Australia and New Zealand in respect of invalid and age pensions and the corresponding benefits in New Zealand came into operation from 1st September, 1943 under the provisions of the Invalid and Old-age Pensions (Reciprocity with New Zealand) Act 1943.

2. **Existing Agreement.**—A new agreement between the two countries was signed on 15th April, 1949, and was given effect from 1st July, 1949 by the Social Services (Reciprocity with New Zealand) Regulations. The Invalid and Old-age Pensions (Reciprocity with New Zealand) Act 1943 was repealed from the latter date by the Social Services Consolidation Act 1949.

The new agreement covers age, invalid and widows' pensions, child endowment and unemployment and sickness benefits in Australia and the corresponding benefits in New Zealand. It provides a new basis of entitlement for reciprocal benefits which is, broadly speaking, that citizens of one country who take up permanent residence in the other country shall be entitled to the social service benefits of the new country on the same basis as citizens of that country. For this purpose residence in New Zealand is regarded as residence in Australia (and *vice versa*); a person born in New Zealand is regarded as a person born in Australia (and *vice versa*); and permanent incapacity or blindness which occurred in New Zealand is treated as if it had occurred in Australia (and *vice versa*).

Persons going from one country to the other for temporary residence continue to receive any benefits which they have been receiving in their own country. The home country continues to provide the benefits during these temporary periods, but the payments are made, on an agency basis, by the country in which the person is temporarily resident.

B. OTHER SERVICES.

§ 1. Benevolent and Destitute Asylums.

1. **General.**—The public provisions for the care of indigent old people have been a feature of the social development of recent years in most countries. Numerous establishments exist in Australia for the housing and protection of persons no longer able to provide for themselves. These institutions are supported by Government and municipal aid, public subscriptions, bequests, etc.; while in many cases relatives of poor and afflicted persons contribute to their maintenance.

An entirely satisfactory statistical tabulation in regard to all forms of charitable aid is especially difficult in the case of benevolent institutions, because the services provided by these institutions are not always identical.

2. **Principal Institutions.**—Particulars respecting the accommodation and the number of inmates of the principal institutions were published in earlier issues of the Official Year Book (*see* No. 22, p. 485).

3. Revenue and Expenditure.—Details regarding revenue and expenditure for the year 1947-48 are given in the following table :—

BENEVOLENT ASYLUMS : REVENUE AND EXPENDITURE, 1947-48.

(£.)

Particulars.	N.S.W. (a)	Vic.	Q'land.	S. Aust.	W. Aust.	Tas.	Total.
Revenue—							
Government Aid	269,321	156,661	119,343	24,720	22,250	43,425	635,700
Municipal Aid ..	..	1,111	..	..	..	..	1,111
Public Subscriptions, Legacies	..	29,850	6,948	..	309	336	37,443
Fees	42,193	96,536	72,453	13,844	31,313	19,128	275,467
Other .. ..	..	10,715	25,832	7,692	..	1,862	46,101
Total 1947-48	311,514	294,873	224,576	46,256	53,872	64,751	995,842
1946-47	296,401	256,733	200,755	36,708	40,224	56,806	887,627
Expenditure—							
Salaries and Wages ..	146,930	165,994	80,715	22,668	27,949	37,283	481,539
Upkeep and Repair of Buildings ..	29,674	12,308	7,604	4,033	5,854	1,538	61,011
All Other(b) ..	134,910	123,698	140,288	19,555	20,125	25,694	464,270
Total 1947-48	311,514	302,000	228,607	46,256	53,928	64,515	1,006,820
1946-47	296,401	263,140	199,409	36,708	40,267	56,211	892,136

(a) These figures relate to the three State Hospitals and Homes only, at 31st December, 1947.

(b) Includes £18,992 in Victoria, £11,980 in Queensland, £109 in South Australia and £2 in Western Australia, covering such items as purchases of land, cost of new buildings and additions to buildings.

§ 2. Orphanages, Industrial Schools, etc.

1. **General.**—The methods of caring for orphans and neglected children differ extensively, inasmuch as some of the children are more or less segregated in orphanages and industrial schools, while others are boarded-out with their mothers or female relatives or with approved foster-mothers. The children in orphanages and similar institutions may receive, in addition to primary education, some craft training. In all cases employment is found for the children on their discharge from the institution, and they remain for some time under the supervision of the proper authorities. The conditions under which orphans, neglected children and children boarded-out live are subject to frequent departmental inspections.

2. **Principal Institutions.**—Particulars concerning the principal institutions in each State were published in earlier issues of the Official Year Book (*see* No. 22. p. 486).

3. **Transactions of State Departments.**—The following table summarizes the transactions of State Departments during 1947-48, in connexion with children under their control or supervision. In addition to neglected children, the figures include

uncontrollable and convicted children who are wards of a Government authority, as well as poor children whose parents obtain assistance from the Government without giving up the legal right of custody :—

CHILDREN UNDER GOVERNMENT AUTHORITY : SUMMARY, 1947-48.

Particulars.	N.S.W.	Vic. (a)	Q'land.	S. Aust.	W. Aust.	Tas.	Total.
<i>A. Children maintained or subsidized by the State.</i>							
In State shelters, industrial schools, reformatories, etc.(b) ..	1,293	223	1,048	213	39	59	4,905
In licensed or approved institutions ..	..	1,350					
Boarded-out—							
With own mothers ..	7,329	2,858	3,340	87	30	..	13,644
With licensed foster-mothers, guardians, relatives and friends	1,529	570	335	5,263	227	167	8,091
Total children maintained or subsidized by the State	10,151	5,001	4,723	5,592	740	433	26,640
<i>B. Children not maintained or subsidized by the State.</i>							
In licensed or approved institutions ..	1,694	..	..	34	686	..	2,414
Boarded out ..	221	..	..	1,232	403	..	1,856
On probation (from Institutions or Children's Courts) ..	2,180	1,260	95	345	227	..	4,107
In service or apprenticed	106	264	310	185	59	..	924
Adopted or otherwise placed ..	330	110	18	652	120	..	1,230
Total children not maintained or subsidized by the State ..	4,531	1,634	423	2,448	1,495	..	10,531
Total children under State control or supervision ..	14,682	6,635	5,146	8,040	2,235	433	37,171
Gross cost of children's relief ..	£	£	£	£	£	£	£
Receipts from parents' contributions, etc. ..	537,972	222,335	182,968	112,178	24,756	14,032	1,094,241
Net cost to State, 1947-48 ..	36,218	21,657	14,029	17,713	10,484	1,788	101,889
1946-47 ..	501,754	200,678	168,939	94,465	14,272	12,244	992,352
1946-47 ..	452,147	180,569	163,452	86,770	10,492	9,949	903,379

(a) Year ended 31st December, 1947.
4,989 children in receipt of ration relief.

(b) Includes inmates of hospitals.

(c) Includes

The total expenditure on children's relief in the foregoing table shows considerable variation amongst the States owing to the different methods of treating assistance to mothers with dependent children. In South Australia, Western Australia and Tasmania large amounts have been excluded from the total expenditure on this account owing to the difficulty of obtaining separate amounts for allowances made in respect of the dependent children only.

§ 3. Protection of Aborigines.

For the protection of the aboriginal Australian race there are institutions, under the supervision of Aborigines Boards, where these people are housed and encouraged to work, the children receiving elementary education. The work is usually carried on at mission stations, but many of the natives are nomadic, and receive food and clothing when they call, whilst others but rarely come near the stations. The native race is extinct in Tasmania. The expenditure from Consolidated Revenue in 1947-48 was as follows; figures in brackets are for year 1946-47 :—New South Wales, £68,952 (£57,588); Victoria, £6,464 (£6,077); Queensland, £184,838 (£154,656); South Australia, £41,752 (£40,862); Western Australia, £102,985 (£85,001); Northern Territory, £45,792 (£59,303); Australian Capital Territory, £1,140 (£575); total for Australia, £451,853 (£404,062). At a census of aborigines taken at 30th June, 1944 in all States except New South Wales the number of full-blood and half-caste aborigines living in supervised camps was as follows (particulars for New South Wales as at 30th June, 1941 have been added) :—

ABORIGINES IN SUPERVISED CAMPS, 30th JUNE, 1944.

Particulars.	New South Wales. (a)	Victoria.	Queens- land.	South Australia.	Western Australia.	Northern Territory.	Total. (b)
Full-bloods ..	373	18	4,298	726	4,450	8,361	18,227
Half-castes ..	4,114	229	2,271	1,118	1,698	449	9,980

(a) At 30th June, 1941.

(b) Includes one full-blood and 101 half-castes in the Australian Capital Territory.

Particulars regarding the total number of aborigines in each State will be found in Chapter XIII. "Population".

§ 4. Royal Life Saving Society.

In each of the State capitals, "centres" of the Royal Life Saving Society have been established, and in some States sub-centres have also been established in the larger provincial districts. In 1934 an Australian Federal Council of this Society was formed with head-quarters at Melbourne, and each State centre, or branch, as it is now called, is controlled by the new organization. Saving of life from drowning and other forms of asphyxiation is the object of the Society, and its immediate aims are (a) educative and (b) remedial. The encouragement of swimming and life-saving in schools, colleges, clubs, etc., will bring about a more widespread knowledge of these necessary matters, and there is increasing provision of life-belts, reels, lines, warning provisions, and other first-aid appliances on ocean beaches, wharves and other suitable places. Numerous certificates of proficiency in various grades are issued annually after examination throughout Australia, the number for the individual States for 1947-48 being :—New South Wales, 8,092; Victoria, 6,516; Queensland, 1,938; South Australia, 758; Western Australia, 1,956; Tasmania, 874; and Fiji, which comes under the control of the Australian Federal Council, 662.

§ 5. Royal Humane Society.

The Royal Humane Society of Australasia has for its objects (a) to grant awards for skill, promptness and perseverance in life-saving, where the rescuer has risked his or her life; (b) to provide assistance in cases of danger and apparent death; (c) to restore the apparently drowned; (d) to collect and circulate the latest information regarding approved methods and apparatus for life-saving. Awards of medals and certificates are made, numbering about 100 annually.

§ 6. Other Charitable Institutions.

Owing to the variety of name and function of other charitable institutions it has been found impracticable to give detailed results. The aid given in kind—food, clothing, tools of trade, etc.—is considerable, whilst the shelter and treatment afforded range from a bed for a night for casual callers in establishments ministering minor charity, to indoor treatment over long periods in those that exist for the relief of the aged and the infirm. The institutions not so particularized include asylums for the deaf, dumb and blind, infant homes, homes for the destitute and aged poor, industrial colonies, night shelters, crèches, rescue homes for females, free kindergartens, auxiliary medical charities, free dispensaries, benevolent societies and nursing systems, ambulance and health societies, boys' brigades, humane and animals' protection societies, prisoners' aid associations, shipwreck relief societies, bush fire, flood and mining accident relief funds, etc.