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CHAPTER 13

SOCIAL SECURITY AND WELFARE SERVICES

This chapter describes social welfare services provided by the Australian Government (through the Departments of Social Security and Aboriginal Affairs), the State Governments and voluntary welfare organisations. Details of services administered by the Australian Departments of Health and Repatriation are given in the Public Health and Repatriation chapters respectively. For information on the many important welfare services provided by State and local governments, especially in the fields of child and Aboriginal welfare, reference should be made to the State Year Books and annual statistical bulletins and the annual reports of the State departments concerned. Details on pension and superannuation schemes for government and semi-government employees, mine workers, parliamentarians, and employees of private business are included in the chapter Private Finance.

Further information on subjects dealt with in this chapter is included in the annual bulletins *Australian National Accounts* (7.1); *Public Authority Finance: Authorities of the Australian Government* (5.12); *Public Authority Finance: State and Local Government Authorities* (5.43); *Public Authority Finance: State Governments; Social Services* (5.37); *Public Authority Finance: Outlay on Aboriginal Affairs by Authorities of the Australian Government* (5.42). Current and summarised information on Australian Government social services is contained in the *Quarterly Summary of Australian Statistics* (1.3) and the *Monthly Review of Business Statistics* (1.4).

Australian Government expenditure on social security services

This section deals with various government payments for the relief of the aged, indigent, infirm, widowed, orphaned and unemployed, assistance to families, etc. For summary statements of cash payments to persons made by public authorities under various functional heads, see *Public Authority Finance* and other annual bulletins mentioned above.

AUTHORITIES OF THE AUSTRALIAN GOVERNMENT, SOCIAL SECURITY CASH BENEFITS TO PERSONS, 1972-73 (\$'000)

| | N.S.W. (a) | Vic. | Qld | S.A. (a) | W.A. | Tas. | N.T. (a) | A.C.T. (a) | Abroad | Total |
|--|---------------|---------|---------|-------------|--------|--------|-------------|---------------|--------|---------|
| Assistance to aged persons— | | | | | | | | | | |
| Age pensions | 327,104 | 236,562 | 139,791 | 85,729 | 64,896 | 27,809 | 1,893 | 2,931 | 1,035 | 887,750 |
| Delivered meals | 197 | 188 | 53 | 78 | 50 | 21 | .. | .. | .. | 587 |
| Personal care | 792 | 994 | 583 | 504 | 278 | 119 | 1 | 3 | .. | 3,273 |
| <i>Total</i> | 328,093 | 237,744 | 140,427 | 86,311 | 65,224 | 27,949 | 1,894 | 2,934 | 1,035 | 891,610 |
| Assistance to incapacitated and handicapped persons— | | | | | | | | | | |
| Invalid pensions | 78,635 | 41,153 | 30,166 | 15,896 | 11,292 | 5,847 | 990 | 599 | 121 | 184,699 |
| Sheltered employment allowances | 607 | .. | .. | 384 | 170 | .. | .. | .. | .. | 1,161 |
| Handicapped children's benefits | 173 | 78 | 46 | 69 | 42 | 19 | .. | 3 | .. | 429 |
| Rehabilitation services | 1,327 | 1,503 | 621 | 542 | 529 | 133 | .. | 4 | .. | 4,658 |
| <i>Total</i> | 80,742 | 42,734 | 30,833 | 16,891 | 12,033 | 5,999 | 990 | 606 | 121 | 190,947 |
| Assistance to unemployed and sick persons— | | | | | | | | | | |
| Unemployment benefits | 14,065 | 12,074 | 6,702 | 5,107 | 6,253 | 2,095 | 149 | 108 | .. | 46,553 |
| Sickness benefits | 10,056 | 7,923 | 3,504 | 2,226 | 1,840 | 792 | 90 | 180 | .. | 26,610 |
| Special benefits | 1,845 | 1,010 | 753 | 310 | 279 | 129 | 20 | 23 | .. | 4,368 |
| <i>Total</i> | 25,966 | 21,007 | 10,958 | 7,643 | 8,372 | 3,016 | 259 | 310 | .. | 77,531 |
| Assistance to ex-servicemen(b)— | | | | | | | | | | |
| War and service pensions and allowances | 104,826 | 78,896 | 50,460 | 25,917 | 22,855 | 12,683 | .. | 258 | 1,405 | 297,303 |
| Other benefits(c) | .. | .. | .. | .. | .. | .. | .. | .. | .. | 3,715 |
| <i>Total</i> | 104,826 | 78,896 | 50,460 | 25,917 | 22,855 | 12,683 | .. | 258 | 1,405 | 301,018 |
| Assistance to widowed and deserted spouses— | | | | | | | | | | |
| Widows' pensions | 49,413 | 39,071 | 20,560 | 14,364 | 10,064 | 5,136 | 774 | 899 | 223 | 140,505 |
| Assistance to deserted wives | 2,290 | 2,861 | 1,736 | 776 | 1,746 | 338 | .. | .. | .. | 9,748 |
| <i>Total</i> | 51,703 | 41,932 | 22,296 | 15,140 | 11,810 | 5,474 | 774 | 899 | 223 | 150,253 |
| Assistance to families and children— | | | | | | | | | | |
| Child endowment | 86,250 | 71,683 | 37,888 | 22,780 | 21,407 | 8,185 | 2,093 | 3,546 | 59 | 253,890 |
| Maternity allowances | 2,832 | 2,150 | 1,197 | 661 | 680 | 241 | 90 | 117 | 2 | 7,910 |
| <i>Total</i> | 89,082 | 73,833 | 39,085 | 23,441 | 22,087 | 8,426 | 2,183 | 3,663 | 61 | 261,860 |

For footnotes see end of table

**AUTHORITIES OF THE AUSTRALIAN GOVERNMENT, SOCIAL SECURITY
CASH BENEFITS TO PERSONS, 1972-73—continued**
(S'000)

| | N.S.W. (a) | Vic. | Qld | S.A. (a) | W.A. | Tas. | N.T. (a) | A.C.T. (a) | Abroad | Total |
|---|----------------|----------------|----------------|----------------|----------------|---------------|--------------|---------------|--------------|------------------|
| Other social security and welfare programs— | | | | | | | | | | |
| Funeral benefits | 615 | 409 | 247 | 158 | 101 | 44 | .. | 5 | .. | 1,579 |
| Telephone rental concessions | 1,879 | 1,451 | 669 | 516 | 384 | 136 | .. | .. | .. | 5,035 |
| Compassionate allowances | 25 | 23 | 49 | 4 | 1 | 1 | .. | 1 | .. | 104 |
| Other(c) | .. | .. | .. | .. | .. | .. | .. | .. | .. | 216 |
| <i>Total</i> | 2,519 | 1,883 | 965 | 678 | 486 | 181 | .. | 6 | .. | 6,934 |
| Health benefits(d) | 224,127 | 135,382 | 73,698 | 53,875 | 45,754 | 15,845 | 139 | 32,329 | .. | 581,283 |
| Total social security | 907,058 | 633,411 | 368,722 | 229,896 | 188,621 | 79,573 | 6,239 | 41,005 | 2,845 | 2,461,436 |

(a) State totals for New South Wales and South Australia also include most of the unallocable expenditure on cash benefits to persons resident in the Australian Capital Territory and the Northern Territory respectively. (b) For details see Chapter 5, Repatriation. (c) Expenditures on this item are unallocable by States and are included in total only. (d) For details see page 433.

**AUTHORITIES OF THE AUSTRALIAN GOVERNMENT, SOCIAL SECURITY
CASH BENEFITS TO PERSONS**
(S'000)

| | 1968-69 | 1969-70 | 1970-71 | 1971-72 | 1972-73 |
|--|------------------|------------------|------------------|------------------|------------------|
| Assistance to aged persons— | | | | | |
| Age pensions | (a)558,587 | (a)641,982 | 582,889 | 680,322 | 887,750 |
| Delivered meals | .. | 196 | 341 | 338 | 587 |
| Personal care | .. | 1,133 | 1,592 | 1,830 | 3,273 |
| <i>Total</i> | <i>n.a.</i> | <i>n.a.</i> | <i>584,822</i> | <i>682,490</i> | <i>891,610</i> |
| Assistance to incapacitated and handicapped persons— | | | | | |
| Invalid pensions | (e) | (e) | 119,387 | 138,194 | 184,699 |
| Sheltered employment allowances | 288 | 436 | 590 | 742 | 1,161 |
| Handicapped children's benefits | 76 | 485 | 456 | 438 | 429 |
| Rehabilitation services | 2,123 | 2,403 | 3,107 | 3,945 | 4,658 |
| <i>Total</i> | <i>n.a.</i> | <i>n.a.</i> | <i>123,540</i> | <i>143,319</i> | <i>190,947</i> |
| Assistance to unemployed and sick persons— | | | | | |
| Unemployment benefits | 9,268 | 8,868 | 10,795 | 25,997 | 46,553 |
| Sickness benefits | 5,531 | 7,146 | 10,262 | 15,906 | 26,610 |
| Special benefits | 2,031 | 2,578 | 2,420 | 2,851 | 4,368 |
| <i>Total</i> | <i>16,830</i> | <i>18,592</i> | <i>23,477</i> | <i>44,754</i> | <i>77,531</i> |
| Assistance to ex-servicemen(b)— | | | | | |
| War and service pensions and allowances | 216,958 | 223,366 | 234,979 | 260,150 | 297,303 |
| Other benefits | 3,640 | 3,826 | 3,821 | 4,056 | 3,715 |
| <i>Total</i> | <i>220,598</i> | <i>227,192</i> | <i>238,800</i> | <i>264,206</i> | <i>301,018</i> |
| Assistance to widowed and deserted spouses— | | | | | |
| Widows' pensions | 69,080 | 81,753 | 90,514 | 104,627 | 140,505 |
| Assistance to deserted wives | 1,149 | 1,882 | 3,691 | 5,876 | 9,748 |
| <i>Total</i> | <i>70,229</i> | <i>83,635</i> | <i>94,205</i> | <i>110,503</i> | <i>150,253</i> |
| Assistance to families and children— | | | | | |
| Child endowment | 193,263 | 220,121 | 198,442 | 216,581 | 253,890 |
| Maternity allowances | 7,960 | 8,000 | 8,554 | 8,617 | 7,970 |
| <i>Total</i> | <i>201,223</i> | <i>228,121</i> | <i>206,996</i> | <i>225,198</i> | <i>261,860</i> |
| Other social security and welfare programs— | | | | | |
| Funeral benefits | 1,571 | 1,512 | 1,653 | 1,583 | 1,579 |
| Telephone rental concessions | 2,366 | 2,807 | 3,617 | 4,608 | 5,035 |
| Emergency assistance to wool-growers(c) | .. | .. | 21,327 | 187 | .. |
| Compassionate allowances | 94 | 94 | 91 | 98 | 104 |
| Other | 374 | 50 | 139 | 121 | 216 |
| <i>Total</i> | <i>4,405</i> | <i>4,463</i> | <i>26,827</i> | <i>6,597</i> | <i>6,934</i> |
| Health benefits(d) | 281,789 | 335,040 | 409,480 | 508,133 | 581,283 |
| Total social security | 1,356,150 | 1,543,669 | 1,708,148 | 1,985,200 | 2,461,436 |

(a) Includes invalid pensions. Separate figures are not available for years prior to 1970-71. (b) For details see Chapter 5, Repatriation. (c) For details see Chapter 22, Rural Industry. (d) For details see page 433. (e) Included in Age pensions—see footnote (a).

Australian Government social services

Under the provisions of Section 51 of the Constitution, the Australian Government is empowered to legislate on:

'(xxiii) Invalid and old age pensions:

'(xxiiiA) The provision of maternity allowances, widows' pensions, child endowment, unemployment, pharmaceutical, sickness and hospital benefits, medical and dental services (but not so as to authorize any form of civil conscription), benefits to students and family allowances;'

On 1 July 1947 with the passage of the *Social Services Consolidation Act 1947*, all Acts providing social service benefits were amalgamated. The Act is at present styled the *Social Services Act 1947-1974*.

Reciprocal social services agreements with other countries

New Zealand. An agreement between the Governments of Australia and New Zealand for reciprocity in social services came into operation on 3 September 1943 and was amended from 1 July 1949. The reciprocal arrangements cover age and invalid pensions, widows' pensions, child endowment, and unemployment and sickness benefits, and apply to both permanent and temporary changes of residence. Residence in one country may be treated as residence in the other country in relation to entitlement to benefits in which a residential qualification applies. Persons from one country taking up a permanent residence in the other country become eligible for any of the specified benefits of the new country under the same conditions (with one or two exceptions) as apply to citizens of that country. Persons in receipt of any of the specified benefits in one country may continue to receive those benefits while temporarily absent in the other country.

United Kingdom. Under a reciprocal agreement on social services between the United Kingdom and Australia residence in one country may be treated as residence in the other country as the basis for entitlement to benefits in which a residential qualification applies. Australians going to the United Kingdom for permanent residence are treated in the United Kingdom as if they have been insured under the National Insurance Scheme while in Australia, so that they can qualify for various National Insurance benefits. There is also provision for the safeguard of social service rights for persons going from one country to the other for temporary residence.

Portability of Australian pensions

Pensions payable under the Social Services Act have continued for pensioners leaving Australia since 8 May 1973. Those who went to live overseas before that date may now also obtain pensions, subject to special conditions, as a result of legislation on 22 March 1974.

Social Security benefits provided

The social security benefits provided by the Australian Government under the *Social Services Act 1947-1974*, and the date on which each came into operation, are:

| | |
|---|-------------------|
| Age pension | 1 July 1909 |
| Invalid pension | 14 October 1910 |
| Allowances for wife and first child of pensioners who are invalided | 8 July 1943 |
| Allowances for second and subsequent children of pensioners who are invalided | 11 October 1956 |
| Allowances for wife and children of other age pensioners | 14 October 1965 |
| Guardians' allowances for widowed and other unmarried age and invalid pensioners with children in their care | 14 October 1965 |
| Special payments to a surviving pensioner | 10 October 1968 |
| Widows' pensions | 30 June 1942 |
| Supplementary assistance (age, invalid and widows' pensions) | 15 October 1958 |
| Supplementary allowance (payable to sickness bene- ficiaries after six weeks) | 28 September 1970 |
| Widows' pensions—allowances for second and sub- sequent children | 2 October 1956 |
| Funeral benefit | 1 July 1943 |
| Maternity allowance | 10 October 1912 |
| Child endowment | 1 July 1941 |
| Child endowment—student children | 14 January 1964 |

| | |
|--|-------------------|
| Unemployment benefit | 1 July 1945 |
| Sickness benefit | 1 July 1945 |
| Special benefit | 1 July 1945 |
| Sheltered employment allowance | 30 June 1967 |
| Commonwealth Rehabilitation Service | 10 December 1948 |
| Training scheme for widow pensioners | 27 September 1968 |
| Wife's pension | 5 October 1972 |
| Supporting mother's benefit | 3 July 1973 |
| Double orphan's pension | 9 October 1973 |

National health benefits

The national health benefits provided by the Australian Government under the *National Health Act 1953*–1974 and the date on which each came into operation are:

| | |
|---|------------------|
| Hospital benefit | 1 January 1946 |
| Hospital benefit for pensioners | 1 July 1946 |
| Medical benefit for pensioners | 21 February 1951 |
| Medical benefit | 1 July 1953 |
| Nursing home benefit | 1 January 1963 |
| Handicapped childrens benefit | 1 January 1969 |
| Subsidised health benefit | 1 January 1970 |
| Nursing home benefit for pensioners | 1 January 1973 |
| Domiciliary nursing care benefit | 1 March 1973 |

Age and invalid pensions

Age pensions are payable to men, sixty-five years of age and over, and women, sixty years of age and over, who have lived in Australia continuously for at least ten years, which need not be immediately prior to the date of claim for a pension. If a person has completed five years, but not ten years, continuous residence, and has lived in Australia for periods which exceed a total of ten years, the period of continuous residence otherwise required is reduced by the total of his periods of residence in Australia in excess of ten years. Any periods of absence during which a person's home remains in Australia, and absences in certain other circumstances, are counted as residence, and any absence in an external Territory, while not counting as residence, does not interrupt continuity of residence in Australia. Residence in New Zealand or the United Kingdom may be treated as residence in Australia.

Invalid pensions are payable to persons, sixteen years of age and over, who have lived in Australia for a continuous period of five years (including certain absences) at any time, and who are permanently incapacitated for work to the extent of at least eighty-five per cent, or permanently blind. If the incapacity or blindness first occurred outside Australia, except during a temporary absence, the residence qualification is the same as for an age pension. Persons granted invalid pensions at or above the qualifying age for an age pension are generally those with insufficient residence to qualify for an age pension.

A wife's pension is payable to the wife of a pensioner not entitled, in her own right, to an age, invalid or service pension. There is no residence qualification to be met.

Current rates of pension. The maximum standard rate was increased to \$1,352 per annum (\$26.00 a week) from 4 April 1974. This is payable to a single, widowed or divorced pensioner, or a married pensioner whose spouse is not receiving a pension or a tuberculosis allowance. The standard rate may also be paid to each of a married pensioner couple who are living apart for an indefinite period due to illness or infirmity of either or both. The maximum rate for a married pensioner couple was increased to \$2,366 per annum (\$45.50 a week) from 4 April 1974 (i.e. \$1,183 per annum or \$22.75 a week each). For a married person whose spouse receives a tuberculosis allowance, or a service pension, the maximum rate is also \$1,183 per annum (\$22.75 a week).

Additional pension for each dependent child under 16 years is payable, subject to the means test, at the rate of \$260 per annum (\$5.00 a week). Widowed or other unmarried age or invalid pensioners with a dependent child may receive a guardian's allowance up to \$4 a week, or up to \$6 a week if the child is under 6 years of age or is an invalid child requiring full-time care. Guardian's allowance is also subject to the means test. Eligibility for the additional pension for children is extended to include a child over sixteen years, provided he is wholly or substantially dependent on the pensioner and is receiving full-time education at a school, college or university. Supplementary assistance of up to \$4 a week, subject to a special means test, is available to pensioners receiving the maximum standard rate pension if they pay rent or pay for board and lodging or for lodging.

At 30 June 1973, 452,407 age and 92,160 invalid pensioners in the standard rate category were receiving a pension of \$21.50 a week or more and 212,160 age and invalid pensioners were in receipt of supplementary assistance. In the married rate category 318,218 age and 40,723 invalid pensioners were receiving a pension of \$18.75 a week or more.

On the death of one member of a married pensioner couple the surviving pensioner spouse becomes entitled to receive, for up to six fortnightly instalments, the equivalent of the two pensions that would have been paid if the spouse had not died. For the purpose of this provision the term 'pensioner' includes a person in receipt of age, invalid, wife's or service pension; a rehabilitation allowance; or a sheltered employment allowance.

A table showing the maximum rates of pension operating since 1 July 1909 at dates prior to 14 October 1965 is included on page 608 of Year Book No. 51. Details of the respective rates and allowances payable since 14 October 1965 are included in subsequent Year Books.

Means test. Except for people aged 75 or over who are entitled to the age pension free of means test, age, invalid and wife's pensions (other than pensions paid to blind persons) are subject to a means test which applies to income and property. This is being removed progressively and will apply eventually only to female pensioners aged 60 to 64. The rate of pension payable in any case depends on the claimant's *means as assessed*. When calculating means as assessed assets or property owned by the applicant are equated with income by treating each complete \$20 of assets above \$400 as equivalent to an income of \$2 a year. This amount is the property component. Means as assessed may consist entirely of the property component, entirely of income, or of various combinations of property component and income. The annual maximum rate of pension is affected when means exceed the allowable sum of:

| | |
|--|----------------------|
| For a single, widowed or divorced person | \$1,040 |
| For a married pensioner couple | \$1,794 (\$897 each) |

The effect of the means test in the case of a single, widowed or divorced person, is to reduce the annual maximum standard rate of pension by half the amount of any means as assessed in excess of \$1,040. No pension is payable where the value of property is \$37,840 or more (\$42,000 or more if qualified for a guardian's allowance at the lower rate and \$44,080 if qualified for the guardian's allowance at the higher rate). Supplementary assistance is reduced by the amount by which means as assessed exceed \$52. For a pensioner couple, the combined maximum married rate of pension is reduced by half of any means as assessed in excess of \$1,794. No pension is payable where the value of property is \$66,080 or more.

Certain types of income are exempted. The main exemptions are: income from property; gifts or allowances from children, parents, brothers, or sisters; benefits from friendly societies; child endowment or other payments for children; Australian Government health benefits and amounts received from registered benefit organisations. A pensioner's income may also be reduced by up to \$312 per annum (\$6 a week) for each dependent child under sixteen years or full-time student.

A special concession is made available to recipients of superannuation pensions and annuities, the annual rate of such payments being converted to a property equivalent for means test purposes by reference to a specific conversion factor. This conversion is to the pensioner's advantage in the majority of cases but where this is not so, the payments continue to be treated as income.

Certain types of property are disregarded. They include the permanent home of the pensioner, his furniture and personal effects, the surrender value (up to \$1,500) of life insurance policies, the capital value of annuities or contingent interests, and the value of reversionary interests.

For the purposes of the means test the income and property of a married person are considered to be half the total income and property of the husband and wife unless they are legally separated or in other special circumstances.

AGE AND INVALID PENSIONS IN FORCE 30 JUNE 1973

| | N.S.W. | Vic. | Qld | S.A. | W.A. | Tas. | N.T. | A.C.T. | Aust. |
|------------------|----------------|----------------|----------------|---------------|---------------|---------------|--------------|--------------|----------------|
| Age— | | | | | | | | | |
| Males . | 102,380 | 75,942 | 47,579 | 27,745 | 21,948 | 9,270 | 712 | 970 | 286,546 |
| Females . | 239,639 | 175,040 | 97,457 | 63,250 | 46,753 | 19,837 | 947 | 2,343 | 645,266 |
| Persons . | 342,019 | 250,982 | 145,036 | 90,995 | 68,701 | 29,107 | 1,659 | 3,313 | 931,812 |
| Invalid— | | | | | | | | | |
| Males . | 34,962 | 20,027 | 13,824 | 7,441 | 5,474 | 2,836 | 457 | 284 | 85,305 |
| Females . | 26,511 | 14,217 | 11,121 | 5,914 | 4,044 | 2,019 | 265 | 213 | 64,304 |
| Persons . | 61,473 | 34,244 | 24,945 | 13,355 | 9,518 | 4,855 | 722 | 497 | 149,609 |

NEW PENSIONERS, BY SEX AND MARITAL STATUS: AUSTRALIA, 1972-1973

| Marital status | Age pensioners | | | Invalid pensioners | | | Total |
|----------------|----------------|------------|------------|--------------------|---------|---------|---------|
| | Males | Females(a) | Persons(a) | Males | Females | Persons | |
| Single(b) | 4,918 | 9,432 | 14,350 | 6,203 | 4,077 | 10,280 | 24,630 |
| Married | 41,883 | 50,995 | 92,878 | 13,999 | 5,421 | 19,420 | 112,298 |
| Widowed | 6,127 | 24,144 | 30,271 | 1,016 | 1,194 | 2,210 | 32,481 |
| Divorced | 871 | 1,632 | 2,503 | 757 | 598 | 1,355 | 3,858 |
| Total | 53,799 | 86,203 | 140,002 | 21,975 | 11,290 | 33,265 | 173,267 |

(a) Includes transfers from wives' allowance to age pension.

(b) Includes married but permanently separated.

The average age of new age pensioners was 68.8 years for men and 66.4 years for women.

NEW INVALID PENSIONERS, BY AGE GROUP: AUSTRALIA, 1972-73

| | | 16-19 years | 20-44 years | 45-59 years | 60-64 years | 65 years and over | Total |
|---------|----------|----------------|----------------|----------------|----------------|----------------------|--------|
| Males | number | 1,279 | 3,304 | 8,886 | 8,007 | 499 | 21,975 |
| Females | number | 1,154 | 2,723 | 7,034 | 220 | 159 | 11,290 |
| Persons | number | 2,433 | 6,027 | 15,920 | 8,227 | 658 | 33,265 |
| | Per cent | 7 | 18 | 48 | 25 | 2 | 100 |

AGE AND INVALID PENSIONS: SUMMARY, AUSTRALIA

| Year | Pensioners at end of year | | | | Total payments during year(b) | Average weekly pensions as at end of year | | |
|---------|---------------------------|---------|------------|------------|--|--|----------------|---------------------------------------|
| | Age | | | | | Age(c) | Invalid (c) | Age and invalid combined (c) |
| | Number | Rate(a) | Invalid | Total | | | | |
| | | | | | | | | |
| | | | No. | No. | \$'000 | \$ | \$ | \$ |
| 1968-69 | (d)705,311 | 556 | (d)121,744 | (d)827,055 | 558,587 | 13.00 | 14.70 | 13.26 |
| 1969-70 | 779,007 | 603 | 133,766 | 912,773 | 641,982 | 13.61 | 15.70 | 13.91 |
| 1970-71 | 807,711 | 613 | 134,075 | 941,786 | 702,276 | 14.36 | 16.54 | 14.67 |
| 1971-72 | 832,693 | 620 | 138,818 | 971,511 | 818,517 | 16.38 | 18.98 | 16.75 |
| 1972-73 | 931,812 | 678 | 149,609 | 1,081,421 | 1,072,449 | 19.70 | 22.67 | 20.11 |

(a) Number of pensioners per 1,000 persons of pensionable age (males aged 65 years and over and females aged 60 years and over). (b) Includes allowances and supplementary assistance. (c) Includes supplementary assistance, additional pensions for children, and guardian's allowance, where applicable. (d) The 1968-69 figures are adjusted by reducing the number of invalid pensioners by 1,583 and increasing the number of age pensioners by 1,223 following the introduction of computer processing in Victoria.

Widows' pensions

Rates and conditions. Widows' pensions are payable according to the following classes. The rates shown are those payable from 26 March 1974 when widows' pensions were increased.

Class 'A'. A widow who has the custody, care and control of one or more eligible children under the age of sixteen years or eligible student children—The maximum amount payable is the standard rate pension of \$1,352 per annum (\$26 a week) and a mother's allowance of up to \$208 per annum (\$4 a week) which is increased to \$312 per annum (\$6 a week) if caring for a child under six years of age or an invalid child requiring full-time care. In addition, extra pension of \$260 per annum (\$5 a week) for each child under sixteen years is payable subject to the means test. Payment may be made for a child over sixteen, if he or she is wholly or substantially dependent on the widow and is receiving full-time education at a school, college or university.

Class 'B'. A widow who has no eligible children under sixteen years of age or full-time student children in her custody, care and control, and who is not less than fifty years of age or who, after having attained the age of forty-five years, ceased to receive a Class 'A' widow's pension because she no longer has the custody, care and control of a child—The maximum amount payable is \$1,352 per annum (\$26 a week).

Class 'C'. A widow who is under fifty years of age and has no eligible children under the age of sixteen years, or full-time student children, in her custody, care and control, but is in necessitous circumstances within the twenty-six weeks after the death of her husband—\$26 a week for not more than twenty-six weeks after the death of her husband. If the widow is pregnant this period may be extended until the child's birth. She may then become eligible for a Class 'A' widow's pension.

Widow pensioners may receive supplementary assistance of up to \$208 per annum (\$4 a week), subject to a special means test, if they pay rent or pay for board and lodging or for lodging.

For classes 'A' and 'B' the term 'widow' includes a wife who has been deserted by her husband without just cause for a period of at least six months; a divorcee; a woman whose husband has been imprisoned for at least six months; and a woman whose husband is in a mental hospital. Certain dependent females also may qualify for 'A', 'B' or 'C' Class pensions.

A period of residence in Australia before claiming pension is not required if a woman and her husband were residing permanently in Australia when she became a widow. In other circumstances, five years continuous residence immediately preceding lodgment of the claim is required, but this is waived in the case of a woman whose husband has died overseas if she has resided continuously in Australia for ten years at any time and returns to Australia to live.

A widow's pension is not payable to a woman receiving an age or invalid pension, a sheltered employment allowance, a tuberculosis allowance, a war widow's pension, nor to a deserted wife or a divorcee who has not taken reasonable action to obtain maintenance from her husband or former husband.

Means test. Widows' pensions are subject to a means test on income and property. The means test for widow pensions also applies to recipients of the supporting mother's benefit described below. The rate of pension payable in any case depends on the claimant's *means as assessed*. When calculating the means as assessed of a claimant for Class 'A' widow's pension or supporting mother's benefit, no amount in respect of property is taken into account where the value of the widow's or supporting mother's property is \$4,500 or less. If the value of property exceeds \$4,500 the woman's total assets or property are equated with income by treating each complete \$20 of assets above \$2,000 as equivalent to an income of \$2 a year. This amount is the property component. Means as assessed may consist entirely of the property component, entirely of income, or of various combinations of the property component and income. The method for calculating the means as assessed of a claimant for Class 'B' widow's pension is the same as for single, widowed or divorced claimants for age or invalid pension (see page 417). In the case of a Class 'A' widow, or a supporting mother the maximum rate of pension plus the appropriate mother's allowance and additional pension for children, are affected when the woman's means as assessed exceed the allowable sum of \$1,040. The annual maximum standard rate of pension plus the allowances mentioned above are reduced by half of the amount of any means as assessed in excess of \$1,040. No pension is payable where the widow, or supporting mother, has property valued at \$43,600 or more, or if caring for a child under six years of age or an invalid child requiring full-time care, where she has property valued at \$45,680 or more. For a Class 'B' widow the annual maximum rate of pension is reduced by half of the amount of any means as assessed in excess of \$1,040. No pension is payable where the widow has property valued at \$37,840 or more. There is no specific means test for the Class 'C' pension, which is paid only where it is evident that a widow has insufficient means of support. The types of income and property disregarded for means test purposes are the same as for age and invalid pensions. Supplementary assistance is reduced by the amount by which *means as assessed* exceed \$52.

The average age of new widow pensioners admitted during 1972-73 was: Class 'A', 36.0 years; Class 'B', 58.8 years; Class 'C', 42.0 years; and for all classes, 44.3 years.

WIDOWS' PENSIONS: 1972-73

| | Number admitted —all classes (a) | Pensions current at end of year | | | | Average weekly pension at end of year (b) | Amount paid in pensions during year (b) (c) |
|---|--|---------------------------------|---------------|--------------|----------------|--|--|
| | | Class 'A' | Class 'B' | Class 'C' | All classes | | |
| | | | | | | \$ | \$'000 |
| New South Wales | 9,735 | 20,319 | 16,803 | 31 | 37,153 | 28.24 | 49,413 |
| Victoria | 8,247 | 16,428 | 13,302 | 14 | 29,744 | 28.20 | 39,071 |
| Queensland | 3,683 | 8,161 | 6,849 | 16 | 15,026 | 28.58 | 20,560 |
| South Australia | 2,962 | 5,910 | 5,111 | 2 | 11,023 | 27.98 | 14,364 |
| Western Australia | 2,377 | 4,088 | 3,851 | 9 | 7,948 | 27.62 | 10,064 |
| Tasmania | 882 | 2,203 | 1,394 | 3 | 3,600 | 29.89 | 5,136 |
| Northern Territory | 151 | 314 | 213 | 1 | 528 | 31.39 | 774 |
| Australian Capital Terri- tory | 238 | 449 | 245 | 1 | 695 | 28.55 | 899 |
| Abroad | .. | (d) | (d) | (d) | (d) | .. | 223 |
| Total | 28,275 | 57,872 | 47,768 | 77 | 105,717 | 28.28 | 140,505 |

(a) Excludes transfers from one class to another. (b) Includes supplementary assistance and allowances. (c) Includes payments to benevolent homes for maintenance of pensioners. (d) Included in the figures for the State or Territory in which the pensioner is normally domiciled.

WIDOWS' PENSIONS: SUMMARY, AUSTRALIA

| Year | Number admitted —all classes (a) | Pensions current at end of year | | | | Average weekly pension at end of year (b) | Amount paid in pensions during year (b) (c) |
|-------------------|--|---------------------------------|--------------|--------------|----------------|--|--|
| | | Class 'A' | Class 'B' | Class 'C' | All classes | | |
| | | | | | | \$ | \$'000 |
| 1968-69 | 15,993 | 38,038 | 39,768 | 91 | 77,897 | 17.63 | 69,080 |
| 1969-70 | 22,466 | 44,064 | 42,771 | 86 | 86,921 | 18.96 | 81,753 |
| 1970-71 | 18,223 | 47,146 | 43,157 | 96 | 90,399 | 19.72 | 90,514 |
| 1971-72 | 19,413 | 49,811 | 42,893 | 80 | 92,784 | 23.31 | 104,627 |
| 1972-73 | 28,275 | 57,872 | 47,768 | 77 | 105,717 | 28.28 | 140,505 |

(a) Excludes transfers from one class to another. (b) Includes supplementary assistance and allowances. (c) Includes payments to benevolent homes for maintenance of pensioners.

For details of training scheme for widow pensioners, see page 428.

Supporting mother's benefit

The Government introduced the supporting mother's benefit on 3 July 1973. It is for unmarried mothers; mothers who are deserted de facto wives, de facto wives of prisoners, or separated wives. The benefit becomes payable six months after the date of the event giving rise to eligibility (e.g. six months after the date of birth of a child, or six months after the date of separation). A supporting mother is qualified to receive a benefit if she is residing in Australia on the date on which she lodges her claim for the benefit and, if unmarried, the child was born while she was residing in Australia; or, in the case of a married woman living apart from her husband, she was residing in Australia immediately before she commenced to live apart; or, in the case of a deserted de facto wife or the de facto wife of a prisoner, if she was residing in Australia immediately before the de facto relationship ceased; or if a woman has been continuously resident in Australia for not less than five years immediately preceding the date on which she lodged a claim for the benefit. To be eligible for the benefit a woman must be supporting an eligible child under the age of 16 years, or an older dependent full-time student. The supporting mother's benefit of \$26 a week is paid together with the mother's allowance, additional benefit for children and supplementary assistance, subject to means test conditions similar to those which apply to the Class 'A' widow's pension.

Double orphan's pension

This pension was introduced from 9 October 1973. It is payable to the guardian of a child both of whose parents or adoptive parents are dead, or one of whom is dead and the other missing. Payment is made for orphans who are under 16 years or who are full-time students under 21. There is no means test. The pension is payable at the rate of \$10 a week for each eligible child. A double orphan's pension is not payable if the child attracts a war orphan's pension under the Repatriation Act.

Funeral benefits

A benefit of up to \$40 is payable to an eligible age, invalid or widow pensioner who is liable for the funeral costs of another such deceased pensioner, a deceased child or a deceased spouse; a benefit of up to \$20 is payable to any (other) person liable for the funeral costs of a deceased age or invalid pensioner in respect of whose burial a funeral benefit may be granted.

FUNERAL BENEFITS GRANTED
(Number)

| <i>State, Territory, etc.</i> | <i>1968-69</i> | <i>1969-70</i> | <i>1970-71</i> | <i>1971-72</i> | <i>1972-73</i> |
|--|----------------|----------------|----------------|----------------|----------------|
| New South Wales | 21,830 | 20,215 | 22,430 | 20,802 | 20,854 |
| Victoria | 13,897 | 12,844 | 14,881 | 13,973 | 13,782 |
| Queensland | 7,930 | 7,754 | 8,505 | 8,046 | 8,168 |
| South Australia | 4,855 | 4,643 | 4,937 | 4,976 | 4,918 |
| Western Australia | 3,397 | 3,442 | 3,741 | 3,649 | 3,470 |
| Tasmania | 1,438 | 1,437 | 1,408 | 1,474 | 1,424 |
| Northern Territory | 5 | 15 | 8 | 7 | 12 |
| Australian Capital Territory | 136 | 148 | 175 | 178 | 175 |
| Abroad | 3 | 4 | 3 | 8 | .. |
| Total | 53,491 | 50,502 | 56,088 | 53,113 | 52,803 |

Total cost of funeral benefits granted during 1972-73 was \$1,578,875.

Maternity allowances

Maternity allowances are paid to provide financial assistance towards the expenses associated with the birth of children and are additional to the benefits provided under the Australian Government health scheme. They are not subject to a means test.

A maternity allowance is payable to a woman who gives birth to a child if she resides, or intends to reside permanently in Australia and gives birth to the child in Australia, and to a woman who gives birth to a child while travelling to Australia if she intends to reside permanently in Australia, provided she receives no benefit similar to a maternity allowance from the country from which she came. A woman who gives birth to a child during a temporary absence from Australia may also be eligible. An alien mother may receive the allowance if she or her husband resided in Australia for at least twelve months immediately prior to the birth of the child, or if she is likely to remain in Australia permanently. 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 child had developed for at least five and a half months.

Rates of allowance. The allowance is \$30 if the mother has no other children under sixteen, \$32 if she has one or two other children under sixteen, and \$35 if she has three or more other children under sixteen. In the case of multiple births the allowance is increased by \$10 for each additional child born. An advance payment of \$20 may be made four weeks before the expected date of birth. The balance is payable immediately after the birth.

MATERNITY ALLOWANCES: CLAIMS PAID AT EACH RATE
(Number)

| | Multiple births | | | | | | | | | | Total claims paid |
|------------------------------|-----------------|---------|--------|-------|-------|------|----------|------|------|-------|-------------------------|
| | Single births | | | Twins | | | Triplets | | | Other | |
| | \$30 | \$32 | \$35 | \$40 | \$42 | \$45 | \$50 | \$52 | \$55 | \$60 | |
| New South Wales | 36,424 | 42,146 | 10,043 | 333 | 456 | 136 | 4 | 6 | 2 | 1 | 89,551 |
| Victoria | 26,039 | 33,292 | 8,085 | 247 | 382 | 137 | 1 | 6 | 1 | .. | 68,190 |
| Queensland | 14,624 | 16,922 | 5,612 | 97 | 148 | 58 | .. | 1 | 3 | .. | 37,465 |
| South Australia | 8,576 | 10,266 | 1,984 | 66 | 90 | 19 | .. | 1 | .. | .. | 21,002 |
| Western Australia | 8,111 | 10,606 | 2,550 | 70 | 114 | 30 | 1 | 1 | 1 | .. | 21,484 |
| Tasmania | 2,806 | 3,724 | 1,014 | 26 | 32 | 12 | .. | 1 | .. | .. | 7,615 |
| Northern Territory | 1,010 | 1,255 | 539 | 9 | 9 | 3 | .. | .. | .. | .. | 2,825 |
| Australian Capital Territory | 1,484 | 1,805 | 360 | 8 | 20 | 10 | .. | .. | 1 | .. | 3,688 |
| Abroad | 51 | 11 | 1 | .. | .. | 1 | .. | .. | .. | .. | 64 |
| Total | 99,125 | 120,027 | 30,188 | 856 | 1,251 | 406 | 6 | 16 | 8 | 1 | 251,884 |

MATERNITY ALLOWANCES: CLAIMS PAID, AUSTRALIA

| Year | Claims paid | | | Amount paid |
|-------------------|---------------|-----------------|---------|-------------|
| | Single births | Multiple births | Total | |
| | | | | \$'000 |
| 1968-69 | 248,599 | 2,688 | 251,287 | 7,960 |
| 1969-70 | 249,149 | 2,755 | 251,904 | 8,000 |
| 1970-71 | 267,235 | 2,817 | 270,052 | 8,554 |
| 1971-72 | 269,148 | 2,858 | 272,006 | 8,617 |
| 1972-73 | 249,340 | 2,544 | 251,884 | 7,970 |

Child endowment

A person who is resident in Australia and has the custody, care, and control, of one or more children under the age of sixteen years or of a full-time student child over sixteen but under twenty-one years, or an approved institution of which children are inmates, is qualified to receive an endowment in respect of each such child. Full-time student children are those receiving full-time education at a school, college or university and who are not in employment or engaged in work on their own account. There are provisions to meet cases of families divided because of divorce, separation, unemployment or death of a parent. There is no means test.

Twelve months residence in Australia is required if the claimant and the child were not born here, but this requirement is waived if the Department of Social Security is satisfied that they are likely to remain in Australia permanently. Where the child's father is not a British subject, endowment is payable if the child was born in Australia, if the mother is a British subject, or if the Department is satisfied that the child is likely to remain permanently in Australia. Under certain conditions, endowment may be paid to Australians who are temporarily absent overseas.

Rates of endowment. Since 12 October 1971 the weekly rates have been: children under sixteen years—50 cents for the first or only child; \$1.00 for the second; \$2.00 for the third; and then increases of 25 cents for each subsequent child, making \$2.25 for the fourth, \$2.50 for the fifth and so on. For each eligible student child the rate is \$1.50. The rate payable for each child under sixteen years in an approved institution is \$2.00 a week.

Number of claims and endowed children—children under sixteen years. The number of families receiving child endowment at 30 June 1973 in respect of children under sixteen years was 1,870,638, an increase of 27,160 or 1.45 per cent during the year.

CHILD ENDOWMENT: CLAIMS AND ENDOWED CHILDREN UNDER 16 YEARS
30 JUNE 1973

| State, Territory, etc. | Family groups | | | Approved institutions | | |
|--|--------------------|------------------------------------|--------------------------------|-----------------------|---|---|
| | Claims in force | Endowed children under 16 years | | Number (a) | Endowed child inmates under 16 years | Total endowed children under 16 years |
| | | Number | Average number per claim | | | |
| New South Wales | 656,254 | 1,368,706 | 2.09 | 142 | 5,631 | 1,374,337 |
| Victoria | 517,152 | 1,105,834 | 2.14 | 128 | 5,756 | 1,111,590 |
| Queensland | 268,871 | 596,501 | 2.22 | 42 | 1,827 | 598,328 |
| South Australia | 172,453 | 361,539 | 2.10 | 67 | 1,203 | 362,742 |
| Western Australia | 156,774 | 342,055 | 2.18 | 78 | 4,714 | 346,769 |
| Tasmania | 57,961 | 128,297 | 2.21 | 23 | 440 | 128,737 |
| Northern Territory | 15,053 | 35,297 | 2.34 | 23 | 268 | 35,565 |
| Australian Capital Territory | 25,964 | 56,003 | 2.16 | 2 | 17 | 56,020 |
| Abroad | 156 | 278 | 1.78 | .. | .. | 278 |
| Total | 1,870,638 | 3,994,510 | 2.14 | 505 | 19,856 | 4,014,366 |

(a) All institutions approved for receipt of endowment.

The following table shows, as at 30 June 1973, the number of claims in force and the number of endowed children under sixteen years in family groups, classified according to the number of endowed children in the family group. The families included in the table are not necessarily made up entirely of the children of one marriage, but may include step-children, foster children, adopted children, and any other children in the custody, care and control of the claimant.

**CHILD ENDOWMENT: ENDOWED CHILDREN UNDER 16 YEARS IN FAMILY GROUPS
TOTAL, 30 JUNE 1973**

| <i>Number of endowed children under 16 years in family group</i> | <i>Claims in force</i> | <i>Endowed children under 16 years</i> | <i>Number of endowed children under 16 years in family group</i> | <i>Claims in force</i> | <i>Endowed children under 16 years</i> |
|--|----------------------------|--|--|----------------------------|--|
| 1 | 647,451 | 647,451 | 9 | 797 | 7,173 |
| 2 | 656,544 | 1,313,088 | 10 | 258 | 2,580 |
| 3 | 349,763 | 1,049,289 | 11 | 90 | 990 |
| 4 | 142,069 | 568,276 | 12 | 33 | 396 |
| 5 | 47,490 | 237,450 | 13 | 11 | 143 |
| 6 | 17,616 | 105,696 | 14 | 1 | 14 |
| 7 | 6,171 | 43,197 | 15 or more | 2 | 31 |
| 8 | 2,342 | 18,736 | Total | 1,870,638 | 3,994,510 |

**CHILD ENDOWMENT: CLAIMS AND ENDOWED STUDENT CHILDREN
30 JUNE 1973**

| State, Territory, etc. | Family groups | | | Approved institutions | | Total endowed student children |
|--|--------------------|-----------------------------|--------------------------------|-----------------------|--|---|
| | Claims in force | Endowed student children | | Number(a) | Endowed student child inmates | |
| | | Number | Average number per claim | | | |
| New South Wales | 71,658 | 78,748 | 1.10 | 22 | 178 | 78,926 |
| Victoria | 64,846 | 72,054 | 1.11 | 30 | 137 | 72,191 |
| Queensland | 19,195 | 21,034 | 1.10 | 9 | 112 | 21,146 |
| South Australia | 21,800 | 24,068 | 1.10 | 18 | 120 | 24,188 |
| Western Australia | 16,088 | 17,790 | 1.11 | 40 | 31 | 17,821 |
| Tasmania | 5,266 | 5,825 | 1.11 | 7 | 9 | 5,834 |
| Northern Territory | 767 | 846 | 1.10 | 6 | 4 | 850 |
| Australian Capital Territory | 3,127 | 3,532 | 1.13 | .. | .. | 3,532 |
| Abroad | 21 | 28 | 1.33 | .. | .. | 28 |
| Total | 202,768 | 223,925 | 1.10 | 132 | 591 | 224,516 |

(a) Included with approved institutions in second table on page 422.

**CHILD ENDOWMENT: ENDOWED STUDENT CHILDREN IN FAMILY GROUPS
TOTAL, 30 JUNE 1973**

| <i>Number of endowed student children in family group</i> | <i>Claims in force</i> | <i>Endowed student children</i> | <i>Number of endowed student children in family group</i> | <i>Claims in force</i> | <i>Endowed student children</i> |
|---|----------------------------|---|---|----------------------------|---|
| 1 | 182,819 | 182,819 | 4 | 42 | 168 |
| 2 | 18,787 | 37,574 | 5 or more | 2 | 10 |
| 3 | 1,118 | 3,354 | Total | 202,768 | 223,925 |

**CHILD ENDOWMENT: CHILDREN UNDER 16 YEARS
LIABILITY AND EXPENDITURE, 1972-73**
(S'000)

| <i>State, Territory, etc.</i> | <i>Annual liability at 30 June 1973</i> | | | <i>Total payments to endowees and institutions during year(a)</i> |
|--|---|------------------------------|----------------|---|
| | <i>Family groups</i> | <i>Approved institutions</i> | <i>Total</i> | |
| New South Wales | 71,384 | 586 | 71,970 | 78,890 |
| Victoria | 58,898 | 599 | 59,497 | 64,961 |
| Queensland | 33,097 | 190 | 33,287 | 35,776 |
| South Australia | 18,775 | 125 | 18,900 | 20,757 |
| Western Australia | 18,384 | 490 | 18,874 | 20,047 |
| Tasmania | 7,032 | 46 | 7,078 | 7,653 |
| Northern Territory | 2,086 | 28 | 2,114 | 2,035 |
| Australian Capital Territory | 2,960 | 2 | 2,962 | 3,238 |
| Abroad | 13 | .. | 13 | (b)59 |
| Total | 212,629 | 2,065 | 214,694 | 233,416 |

(a) See footnote (b) to summary table below. (b) Includes expenditure for endowed student children; separate figures are not available.

**CHILD ENDOWMENT: STUDENT CHILDREN, LIABILITY, AND
EXPENDITURE, 1972-73**
(S'000)

| <i>State, Territory, etc.</i> | <i>Annual liability at 30 June 1973</i> | | | <i>Total payments to endowees and institutions during year</i> |
|--|---|------------------------------|---------------|--|
| | <i>Family groups</i> | <i>Approved institutions</i> | <i>Total</i> | |
| New South Wales | 6,142 | 14 | 6,156 | 7,360 |
| Victoria | 5,620 | 11 | 5,631 | 6,722 |
| Queensland | 1,641 | 9 | 1,650 | 2,112 |
| South Australia | 1,877 | 9 | 1,886 | 2,022 |
| Western Australia | 1,388 | 2 | 1,390 | 1,360 |
| Tasmania | 454 | 1 | 455 | 531 |
| Northern Territory | 66 | .. | 66 | 58 |
| Australian Capital Territory | 275 | .. | 275 | 308 |
| Abroad | 2 | .. | 2 | (a) |
| Total | 17,466 | 46 | 17,512 | 20,473 |

(a) Included in preceding table showing expenditure for endowed children under sixteen years; separate figures are not available.

CHILD ENDOWMENT: SUMMARY, AUSTRALIA

| At end of year | | | | | | | | | |
|------------------------------|--------------------------------|---|---|-------------------------|-----------------------|------------------------|------------------------------------|--------------------------------|------------|
| Family group claims in force | | | | | | | | | |
| Year | For children under 16 years(a) | | | For student children(a) | Approved institutions | Total endowed children | Annual liability for endowment (b) | Total payments during year (b) | |
| | | | | | | | \$'000 | \$'000 | |
| 1968-69 | . | . | . | 1,701,914 | 187,500 | 493 | 3,996,042 | 202,034 | 193,263 |
| 1969-70 | . | . | . | 1,749,734 | 194,576 | 456 | 4,079,378 | 205,065 | (c)220,143 |
| 1970-71 | . | . | . | 1,797,628 | 196,999 | 469 | 4,155,930 | 207,499 | 198,467 |
| 1971-72 | . | . | . | 1,843,478 | 209,466 | 485 | 4,234,500 | 234,972 | 216,610 |
| 1972-73 | . | . | . | 1,870,638 | 202,768 | 505 | 4,226,495 | 232,207 | (c)253,890 |

(a) Claims by families with children under sixteen and student children are shown in both columns. Information on the number of families having such dual claims is not available. (b) A number of endowments are paid every twelve weeks. During two years out of every three there are four such payments but every third year there are five. Figures for annual liability therefore, reflect trends in expenditure on child endowment more accurately than do figures for payments. (c) Expenditure for this year includes five twelve-weekly payments for endowed children under 16 years.

Unemployment and sickness benefits

Unemployment and sickness benefits are paid to males over sixteen and under sixty-five years of age, and females over sixteen and under sixty years of age, who are unemployed or who are temporarily incapacitated for work and thereby suffer loss of income. They must have been living in Australia during the preceding twelve months or be likely to remain permanently in Australia. There is a means test on income. A person receiving an age, invalid or widow's pension, or a service pension (as distinct from a war pension) under the *Repatriation Act 1920-1974* or a tuberculosis allowance, is ineligible to receive a benefit.

For unemployment benefit purposes, a person must establish that he is unemployed, 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. Registration for employment with the District Employment Office of the Commonwealth Employment Service is necessary. For sickness benefit purposes, a person must establish that he is temporarily incapacitated for work because of sickness or accident and that he has thereby suffered a loss of salary, wages or other income. A married woman is not eligible 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.

Rates of Benefit. The maximum weekly rates of unemployment and sickness benefit payable, and the permissible income in respect of benefit periods which commenced after the introduction of increased benefits in March 1974, are as follows:—

| | Maximum weekly rate \$ | Permissible weekly income \$ |
|--|---------------------------------|---------------------------------------|
| Married man (includes additional benefit for wife) | 45.50 | 6.00 |
| Single person aged 21 years or more | 26.00 | 6.00 |
| Single person aged 16 to 20 years | 26.00 | 3.00 |
| A person aged under 21 years who does not have a parent living in Australia | 26.00 | 6.00 |

These amounts should be increased by \$5.00 for each child under 16 years, or a full-time student in the care of the beneficiary.

After the benefit has been paid for six consecutive weeks a beneficiary who is paying rent, or is paying for lodgings, may be entitled to supplementary allowance of up to \$4.00 a week.

The weekly rate of benefit is reduced by the amount by which a beneficiary's other income exceeds the amount of permissible income. For unemployment benefit purposes the income of the spouse is also taken into account unless the claimant and his spouse are permanently separated. For sickness benefit purposes the income from an approved friendly society, or other similar approved body, in respect of the incapacity for which sickness benefit is payable is disregarded. 'Income' does not include child endowment or other payments for children, health benefits and payments from registered benefit organisations, a tuberculosis allowance, or an amount paid in reimbursement of medical, dental or similar expenses. The supplementary allowance is reduced by the amount by which a beneficiary's other income exceeds \$1.00 a week.

The amount of compensation, damages or similar payment, or war pension, if paid in respect of the same incapacity as that for which sickness benefit is claimed, is deducted from the sickness benefit. If not paid in respect of the same incapacity, compensation is regarded as income and war pension is ignored.

There is a waiting period of seven days during which unemployment or sickness benefit is not payable, but this waiting period is not required more than once in any period of thirteen weeks.

Special benefit

A special benefit may be granted to a person not qualified for unemployment or sickness benefit who is not receiving an age, invalid or widow's pension, a service pension or a tuberculosis allowance and who, because of age, physical or mental disability or domestic circumstances, or for any other reason, is unable to earn a sufficient livelihood for himself and his dependants. Recipients of special benefits include, among others, persons caring for invalid parents, and persons ineligible for age, invalid or widow's pensions because of lack of residence qualifications.

Special benefits are also paid to immigrants who are in Australian Government centres or hostels awaiting their first placement in employment in Australia. During this time they receive a short instruction in English and in Australian conditions to facilitate their assimilation into the community and employment.

No means test or residence requirement is laid down but there is an overriding requirement that a person must be suffering hardship to be granted a special benefit.

The maximum rate of special benefit is the same as for unemployment benefit.

UNEMPLOYMENT, SICKNESS, AND SPECIAL BENEFITS 1972-73(a)

| | N.S.W. | Vic. | Qld | S.A. | W.A. | Tas. | N.T. | A.C.T. | Aust. |
|--|---------------|---------------|---------------|--------------|--------------|--------------|------------|------------|---------------|
| Number admitted to benefit during year— | | | | | | | | | |
| Unemployment— | | | | | | | | | |
| Males | 59,001 | 48,734 | 32,817 | 22,274 | 30,304 | 8,316 | 1,314 | 555 | 203,315 |
| Females | 23,628 | 18,667 | 13,051 | 8,837 | 8,118 | 4,220 | 245 | 492 | 77,258 |
| Persons | 82,629 | 67,401 | 45,868 | 31,111 | 38,422 | 12,536 | 1,559 | 1,047 | 280,573 |
| Sickness— | | | | | | | | | |
| Males | 30,088 | 20,302 | 13,374 | 5,988 | 6,508 | 2,644 | 485 | 469 | 79,858 |
| Females | 8,682 | 5,711 | 3,030 | 1,597 | 1,462 | 651 | 98 | 160 | 21,391 |
| Persons | 38,770 | 26,013 | 16,404 | 7,585 | 7,970 | 3,295 | 583 | 629 | 101,249 |
| Special— | | | | | | | | | |
| Ordinary— | | | | | | | | | |
| Males | 779 | 228 | 270 | 62 | 50 | 18 | 2 | 2 | 1,411 |
| Females(b) | 5,669 | 2,478 | 2,244 | 980 | 837 | 441 | 77 | 74 | 12,800 |
| Persons | 6,448 | 2,706 | 2,514 | 1,042 | 887 | 459 | 79 | 76 | 14,211 |
| Immigrants— | | | | | | | | | |
| Persons | 1,518 | .. | 298 | 240 | .. | .. | .. | .. | 2,056 |
| Total— | | | | | | | | | |
| Males(c) | 89,868 | 69,264 | 46,461 | 28,324 | 36,862 | 10,978 | 1,801 | 1,026 | 284,584 |
| Females(c) | 37,979 | 26,856 | 18,325 | 11,414 | 10,417 | 5,312 | 420 | 726 | 111,449 |
| Persons(d) | 129,365 | 96,120 | 65,084 | 39,978 | 47,279 | 16,290 | 2,221 | 1,752 | 398,089 |
| Persons on benefit at end of year— | | | | | | | | | |
| Unemployment— | | | | | | | | | |
| Males | 6,952 | 7,868 | 3,125 | 2,145 | 2,935 | 1,306 | 29 | 36 | 24,396 |
| Females | 4,776 | 3,314 | 1,974 | 1,292 | 1,137 | 1,024 | 9 | 23 | 13,549 |
| Persons | 11,728 | 11,182 | 5,099 | 3,437 | 4,072 | 2,330 | 38 | 59 | 37,945 |
| Sickness— | | | | | | | | | |
| Males | 5,493 | 4,583 | 1,821 | 1,118 | 1,056 | 458 | 35 | 83 | 14,647 |
| Females | 1,621 | 1,252 | 454 | 338 | 275 | 125 | 2 | 30 | 4,097 |
| Persons | 7,114 | 5,835 | 2,275 | 1,456 | 1,331 | 583 | 37 | 113 | 18,744 |
| Special— | | | | | | | | | |
| Ordinary— | | | | | | | | | |
| Males | 225 | 114 | 65 | 14 | 28 | 6 | .. | 3 | 455 |
| Females(b) | 1,474 | 1,002 | 660 | 322 | 264 | 142 | 18 | 20 | 3,902 |
| Persons | 1,699 | 1,116 | 725 | 336 | 292 | 148 | 18 | 23 | 4,357 |
| Immigrants— | | | | | | | | | |
| Persons | 36 | .. | 2 | 1 | .. | .. | .. | .. | 39 |
| Total— | | | | | | | | | |
| Males(c) | 12,670 | 12,565 | 5,011 | 3,277 | 4,019 | 1,770 | 64 | 122 | 39,498 |
| Females(c) | 7,871 | 5,568 | 3,088 | 1,952 | 1,676 | 1,291 | 29 | 73 | 21,548 |
| Persons(d) | 20,577 | 18,133 | 8,101 | 5,230 | 5,695 | 3,061 | 93 | 195 | 61,085 |
| Benefits paid during year— | | | | | | | | | |
| Unemployment . . \$'000 | 14,065 | 12,074 | 6,702 | 5,107 | 6,253 | 2,095 | 149 | 108 | 46,553 |
| Sickness \$'000 | 10,056 | 7,923 | 3,504 | 2,226 | 1,840 | 792 | 90 | 180 | 26,610 |
| Special(d) . . . \$'000 | 1,845 | 1,010 | 753 | 311 | 279 | 129 | 20 | 23 | 4,368 |
| Total benefits paid . . \$'000 | 25,966 | 21,007 | 10,958 | 7,643 | 8,371 | 3,016 | 259 | 310 | 77,531 |

(a) Excludes a small number of persons receiving unemployment benefits in outlying areas. (b) Since June 1968, special benefits, instead of sickness or unemployment benefits, became payable for confinement cases. (c) Excludes immigrants in Government centres or hostels awaiting their first placement in employment in Australia. (d) Includes immigrants in the category described in footnote (c).

UNEMPLOYMENT, SICKNESS, AND SPECIAL BENEFITS: SUMMARY, AUSTRALIA

| Year | Number admitted to benefit during year | | | Average number of persons on benefit at end of each week | | | Amount paid in benefits | | |
|-------------------|--|----------|-------------|--|----------|-------------|-------------------------|--------------|-------------|
| | Unemployment | Sickness | Special (a) | Unemployment | Sickness | Special (a) | Unemployment | Sickness | Special (a) |
| 1968-69 | 132,914 | 63,024 | (b)21,928 | 17,818 | 8,407 | (b)4,307 | \$'000 9,268 | \$'000 5,531 | (b)2,031 |
| 1969-70 | 109,383 | 66,766 | 23,129 | 13,212 | 8,572 | 4,445 | 8,868 | 7,146 | 2,578 |
| 1970-71 | 137,963 | 73,601 | 22,982 | 14,979 | 9,524 | 4,293 | 10,795 | 10,262 | 2,420 |
| 1971-72 | 255,417 | 83,879 | 18,147 | 29,110 | 11,927 | 3,968 | 25,997 | 15,906 | 2,851 |
| 1972-73 | 280,573 | 101,249 | 16,267 | 39,580 | 16,163 | 4,090 | 46,553 | 26,610 | 4,368 |

(a) Includes immigrants in Government centres or hostels awaiting their first placement in employment in Australia. (b) Since June 1968, special benefits instead of sickness or unemployment benefits, became payable for confinement cases.

Sheltered employment allowance

This allowance was introduced on 30 June 1967 as an alternative to an invalid pension. It is available to disabled employees engaged in approved sheltered employment who have been receiving invalid pension or are likely to become medically qualified for such pension if not provided with sheltered employment.

The maximum rate of the allowance is the same as the maximum rate of invalid pension. Additional benefits such as wife's pension and additional pension for children that would be paid if the person were an invalid pensioner are added to the sheltered employment allowance to form one composite payment. The means test is the same as for invalid pensions.

In the year ended 30 June 1973, workshops were approved under the *Social Services Act 1947-1973* to pay sheltered employment allowances on behalf of the Department of Social Security. At 30 June 1973 fifteen workshops were paying the allowances to 1,080 disabled employees. Employees in other sheltered workshops continued to receive invalid pensions. Expenditure during the year 1972-73 was \$1,161,329.

Australian Rehabilitation Service

The Australian Rehabilitation Service was set up to help persons who are unable to work because of physical handicap, or who have had to give up their employment because of sickness or injury. It helps disabled persons to reach their maximum physical fitness and to prepare for suitable employment. They are given suitable treatment and training, the cases selected being those in which the person's disability is remediable (except in the case of blindness) and there are reasonable prospects of his engaging in a suitable vocation.

The service is available to invalid and widow pensioners, supporting mothers, persons receiving unemployment, sickness or special benefits, national servicemen who are disabled at time of discharge but are ineligible for rehabilitation assistance from the Repatriation Department, persons receiving tuberculosis allowances, and persons aged fourteen or fifteen who, without treatment and training, would be likely to qualify for an invalid pension on reaching the age of sixteen years. During treatment, payment of pension or benefit continues. When vocational training begins the pension or benefit is suspended and a rehabilitation allowance, together with a training allowance of \$8.00 a week full-time and \$4.00 a week part-time, is paid instead. With an invalid pensioner, or a sickness, unemployment, or special beneficiary, the rehabilitation allowance is equivalent to and calculated in the same manner as an invalid pension. For a widow pensioner or supporting mother the rate is the same as that of the widow's pension.

Living-away-from-home allowances are paid where necessary. Fares and living expenses (including those of an attendant where required) incurred in connection with treatment, training or attendance for an interview or for medical examination may also be paid. Necessary artificial replacements, surgical aids and appliances may be provided, free of charge, to a person receiving treatment and training or who needs them to assist him to engage in a suitable vocation after the discontinuance of his treatment and training or who needs them otherwise to assist in his rehabilitation. He may also be provided with books, equipment and tools of trade during training free of charge. Where books, equipment and tools of trade are provided after the completion of training to assist a person to engage in a suitable vocation, and are retained by him, he is liable to repay the cost but is not required to make repayment until after he has commenced employment. The repayment may be made by instalments. If the treatment or vocational training does not result in the trainee being able to engage in employment, he receives the pension or benefit to which he is entitled.

People who become disabled while working for the Australian Government and who are covered by the Compensation (Australian Government Employees) Act also qualify for a rehabilitation service. Disabled persons who cannot qualify for the free service may pay for rehabilitation themselves or they may be sponsored by State Government or private organisations.

Numbers dealt with by the service.

REHABILITATION SERVICE: AUSTRALIA, 1972-73

| Class of beneficiary | Referred | Accepted | Completed training | Placed in employment | | Expenditure during year \$'000 |
|--|---------------|--------------|--------------------|----------------------|------------------|--------------------------------|
| | | | | After training | Without training | |
| Invalid pensioners | 3,558 | 272 | 95 | 80 | 119 | n.a. |
| Widow pensioners | 5 | 3 | 2 | 2 | .. | |
| Unemployment and sickness beneficiaries | 23,339 | 1,268 | 234 | 225 | 709 | |
| Special beneficiaries | 13 | 3 | .. | .. | .. | |
| Recipients of tuberculosis allowances | 3 | 2 | 1 | 1 | 1 | |
| Persons whose rehabilitation is continued under Section 135P of the Social Services Act(a) | 306 | 226 | 12 | 19 | 146 | |
| Persons provided with rehabilitation under Section 135s of the Social Services Act (b) | | | | | | |
| Persons aged 14-15 years | | | | | | |
| Total | 27,347 | 1,823 | 357 | 336 | 1,007 | |

(a) Persons receiving invalid pensions etc., when accepted for rehabilitation and who, on becoming ineligible for the pension, etc., are provided with rehabilitation on payment of the cost. (b) Persons provided with rehabilitation on payment of the cost by another authority. (c) Excludes capital expenditure by the Department of Works on sites and buildings, and administrative costs of the Rehabilitation Service.

Of the 1,823 persons accepted during 1972-73, 76 per cent were under forty years of age. The average number undergoing rehabilitation at the end of each month during the year was 1,217.

Training scheme for widow pensioners

In September 1968 a scheme was introduced to help widow pensioners acquire vocational skills which will enable them to undertake gainful employment. Training may take the form of refresher courses or it may involve training for new skills. During training the widow continues to receive her pension for as long as she remains eligible. In addition to pension she may receive a training allowance of \$4 a week for part-time training, or \$8 a week for full-time training. Where necessary a living-away-from-home allowance of \$10 a week for women without children, or \$16 a week with children, may be paid. The cost of tuition fees and fares may also be met; and books, equipment, appliances and tools of trade necessary during training may be supplied free of charge up to the value of \$80 in any period of twelve months. A loan of up to \$400 is available in certain circumstances to enable equipment to be purchased for employment at home. Of the 2,592 applications received during 1972-73, 1,433 were accepted for training and of this number 1,353 commenced training. During the year 1,214 completed training and 829 were placed in employment. Expenditure during the year was \$517,549.

Australian Government assistance to welfare organisations

The Aged Persons Homes Act 1954-1973 is designed to encourage the provision of homes in which aged persons may reside in conditions approaching normal domestic life.

To be eligible for assistance under the Act an organisation must be:

- (a) carried on otherwise than for the purposes of profit or gain to the individual members; and
- (b) a religious organisation, an organisation of which the principal objects or purposes are charitable or benevolent, an organisation of former members of the defence forces established in every State or a State branch of such an organisation, an organisation approved by the Governor-General for the purposes of the Act, or a local governing body.

An organisation conducted or controlled by, or by persons appointed by, the Australian or any State Government is not eligible for assistance under the Act.

The Director-General of the Department of Social Security may make a grant of money to an organisation as assistance towards meeting the cost of the construction or purchase of a home, including land, to be used permanently for the accommodation of aged persons. The grant is made on a basis of \$2 for each \$1 raised by the organisation (\$1 for each \$1 from 1954 to 1957), not counting money which the organisation received from a governmental body (other than a local governing body) or borrowed.

Before a grant is made the Director-General must be satisfied that the sum of the money expended and the money at present available for expenditure by the organisation towards the capital cost of the home, together with the amount of the grant, will be not less than the capital cost of the home.

The following table gives information regarding grants approved during 1972-73. The amounts granted include new grants approved in 1972-73 together with adjustments made during the year in respect of grants originally approved in earlier years.

AGED PERSONS HOMES: GRANTS AND AMOUNTS APPROVED AND BEDS PROVIDED, 1972-73

| State | Grants approved | | Beds provided and type of accommodation | | | |
|------------------------------|-----------------|-----------------|---|--------|---------|-------|
| | Number | Amount (\$'000) | Self-contained | Hostel | Nursing | Total |
| New South Wales | 67 | 7,289 | 739 | 152 | 629 | 1,520 |
| Victoria | 35 | 2,804 | 279 | 155 | 110 | 544 |
| Queensland | 36 | 2,606 | 180 | 184 | 169 | 533 |
| South Australia | 45 | 4,117 | 433 | 225 | 205 | 863 |
| Western Australia | 30 | 2,576 | 313 | 108 | 41 | 462 |
| Tasmania | 14 | 323 | 59 | 3 | .. | 62 |
| Northern Territory | 1 | 20 | 5 | .. | .. | 5 |
| Australian Capital Territory | .. | 8 | .. | .. | .. | .. |
| Total | 228 | 19,741 | 2,008 | 827 | 1,154 | 3,989 |

The following table gives information regarding grants approved for each of the past five years. The amounts granted in each year include new grants approved in that year together with adjustments made during the year in respect of grants originally approved in earlier years.

AGED PERSONS HOMES: GRANTS AND AMOUNTS APPROVED, AND BEDS PROVIDED AUSTRALIA

| Year | Grants approved | | Beds provided |
|----------|-----------------|-----------------|---------------|
| | Number | Amount (\$'000) | Number |
| 1968-69. | 193 | 12,704 | 3,342 |
| 1969-70. | 184 | 13,576 | 3,305 |
| 1970-71. | 235 | 18,972 | 4,136 |
| 1971-72. | 241 | 23,792 | 4,760 |
| 1972-73. | 228 | 19,741 | 3,989 |

Since the commencement of the Act in December 1954, 2,739 grants amounting to \$168,503,727 have been approved, and accommodation has been provided for 48,807 aged persons.

The Aged Persons Homes Act also provides a *personal care subsidy* of \$10 a week for persons of eighty years of age or over who receive approved personal care while living in hostel type accommodation provided by organisations eligible under the Aged Persons Homes Act. The following table gives details of the premises approved, payments made and number of residents aged eighty years or over residing in the approved premises.

AGED PERSONS HOMES GRANTS, PERSONAL CARE SUBSIDIES, 30 JUNE 1973

| | | N.S.W. | Vic. | Qld | S.A. | W.A. | Tas. | N.T. | A.C.T. | Aust. |
|-------------------------|--------|--------|-------|-------|-------|-------|-------|-------|--------|-------|
| Approved premises | No. | 96 | 112 | 68 | 53 | 43 | 19 | 1 | 1 | 393 |
| Residents qualifying | No. | 1,612 | 2,210 | 1,375 | 1,138 | 554 | 259 | 3 | 6 | 7,157 |
| | % | 34.25 | 45.25 | 39.56 | 51.45 | 36.74 | 48.59 | 25.00 | 13.95 | 41.28 |
| Subsidies paid, 1972-73 | \$'000 | 792 | 994 | 583 | 504 | 278 | 119 | 1 | 3 | 3,273 |

The *Aged Persons Hostels Act* 1972 was introduced to stimulate the provision of more hostel-type accommodation for needy aged people.

Under the scheme the Australian Government will meet the full cost of providing new hostel accommodation for two aged people for every one at present in an eligible unsubsidised home, or for one additional person for every two in a home previously subsidised on a dollar-for-dollar basis between 1954 and 1957. The organisation will not be required to make any contribution from its own resources unless the capital cost exceeds \$7,800 per person accommodated, or the bed capacity of the new home exceeds the number of 'free' beds to which the organisation is entitled. A further grant of up to \$250 for each person accommodated is available for furnishing the new hostel.

The new scheme is limited to a period of three years expiring on 27 September 1975 to encourage organisations to move quickly in taking advantage of the benefits the scheme offers.

This Act also has the effect of placing the old established organisations, which conducted homes prior to the introduction of the \$2 for \$1 scheme, in the same relative position as that achieved by newer organisations which have received a \$2 for \$1 subsidy, i.e. where two-thirds of their accommodation will have been provided by the Government.

Admission to these homes is based strictly on need with regard to the applicant's health, age, accommodation and financial situation. Since the commencement of the Act, 12 grants have been approved, totalling \$2,888,713.

AGED PERSONS HOSTELS GRANTS, 1972-73

| | <i>Persons accommodated</i> | | | | <i>Amount</i> | | |
|--|-----------------------------|--------------------|-------------------|-------------------|--------------------------------|------------------------------------|------------------------------|
| | <i>No. of grants</i> | <i>Hostel beds</i> | <i>Staff beds</i> | <i>Total beds</i> | <i>Capital grants (\$'000)</i> | <i>Furnishings grants (\$'000)</i> | <i>Total grants (\$'000)</i> |
| New South Wales | 4 | 139 | 5 | 144 | 1,123 | 36 | 1,159 |
| Victoria | 2 | 29 | 1 | 30 | 210 | 8 | 217 |
| Queensland | 1 | 9 | .. | 9 | 65 | 2 | 67 |
| South Australia | 4 | 136 | .. | 136 | 1,079 | 7 | 1,086 |
| Western Australia | .. | .. | .. | .. | .. | .. | .. |
| Tasmania | .. | .. | .. | .. | .. | .. | .. |
| Northern Territory | .. | .. | .. | .. | .. | .. | .. |
| Australian Capital Territory | 1 | 36 | 1 | 37 | 289 | 9 | 298 |
| Total | 12 | 349 | 7 | 356 | 2,766 | 62 | 2,827 |

The *Sheltered Employment (Assistance) Act* 1967-1973 superseded the *Disabled Persons Accommodation Act* 1963. Under the latter Act, which was in operation from 25 November 1963 to 30 June 1967, total grants of \$372,118 had been approved. The new Act, which came into operation on 30 June 1967 was amended on 26 October 1970, and again on 13 November 1973, provides for subsidies of \$2 for \$1 to eligible organisations towards the capital cost of sheltered workshops, the equipment for them, and accommodation for disabled people employed in sheltered workshops or in normal industry. The Act covers the erection of buildings and the purchase of existing buildings. In both cases the cost of land is included in the capital cost as is the cost of any necessary conversion or extension of an existing building. The subsidy may also be paid towards the rental, for up to three years, where rented premises are used to provide sheltered employment. A training fee of \$500 is payable to sheltered workshop organisations in respect of each handicapped person who enters and remains in normal employment for twelve months following a period of at least six months training provided by the organisation. In addition, a subsidy of up to \$1 for \$1 is payable towards the salaries of certain sheltered workshop accommodation unit staff (such as supervisory staff, doctors, social workers and counsellors). Organisations eligible for grants under the Act are the same as those specified under the *Aged Persons Homes Act*.

A substantial number of the people employed in the sheltered workshop must be medically qualified for an invalid pension, or be likely to become so qualified if not provided with sheltered employment, and must receive payment for their work before the organisation can qualify for assistance under the Act.

During 1972-73 training fees were approved in respect of 49 handicapped workers who had graduated to open employment, at a cost of \$24,500, while a total of 1,178 approved staff positions received salary subsidy amounting to \$1,073,142.

The following table gives details of capital grants approved during the last financial year in each State and compares these figures with the situation obtaining throughout Australia for each of the preceding four years.

SHELTERED EMPLOYMENT (ASSISTANCE) ACT: CAPITAL GRANTS APPROVED

| State | Capital Grants approved for— | | | | | | | | | |
|-------------------|------------------------------|-----------------|--------------------|-----------------|------------------------|-----------------|-------------------|-----------------|---------------|-----------------|
| | Workshop premises | | Workshop equipment | | Workshop rental (p.a.) | | Residential units | | Total | |
| | No. of grants | Amount approved | No. of grants | Amount approved | No. of grants | Amount approved | No. of grants | Amount approved | No. of grants | Amount approved |
| New South Wales | 16 | \$ 169,601 | 237 | \$ 157,150 | 9 | \$ 39,946 | 3 | \$ 316,515 | 265 | \$ 683,212 |
| Victoria | 2 (a) | 8,668 | 61 | 68,979 | 1 | 3,675 | 2 | 96,966 | 66 | 160,952 |
| Queensland | 12 | 157,282 | 85 | 55,017 | 4 | 9,107 | 3 | 85,809 | 104 | 307,215 |
| South Australia | 4 | 624,381 | 69 | 83,610 | 2 | 449 | 1 | 26,000 | 76 | 734,440 |
| Western Australia | 4 | 42,087 | 51 | 55,726 | 1 | 6,252 | 1 | 14,789 | 57 | 118,854 |
| Tasmania | 2 | 87,473 | 26 | 77,229 | .. | .. | 3 | 98,562 | 31 | 263,264 |
| Total 1972-73 | 40 | 1,072,156 | 529 | 497,711 | 17 | 59,429 | 13 | 638,641 | 599 | 2,267,937 |
| Total— | | | | | | | | | | |
| 1971-72 | 71 | 2,149,930 | 526 | 480,247 | 22 | 49,747 | 20 | 1,583,044 | 639 | 4,262,968 |
| 1970-71 | 61 | 968,461 | 526 | 407,945 | 14 | 19,978 | 5 | 216,860 | 606 | 1,613,244 |
| 1969-70 | 36 | 901,924 | 295 | 361,662 | 24 | 57,543 | 4 | 162,088 | 359 | 1,483,217 |
| 1968-69 | 34 | 1,169,074 | 198 | 253,798 | 14 | 27,654 | 3 | 346,639 | 249 (b) | 1,797,165 |

(a) Negative adjustments to previous grants in excess of grants approved 1972-73. (b) Includes adjustment to grants originally approved under the Disabled Persons Accommodation Act.

The *Handicapped Children (Assistance) Act* 1970 came into operation on 17 June 1970. The Act provides for subsidies of \$2 for \$1 to be paid to eligible organisations towards the capital cost of premises to be used for the training of handicapped children; the cost of equipment for such training; and the capital cost of residential accommodation for handicapped children receiving training. Organisations eligible for grants under the Act are the same as those specified under the Aged Persons Homes Act. At 30 June 1973 the subsidy had been extended to 147 premises to be used for training purposes and to 37 residential centres. The total amount approved under the Act by way of grants towards the cost of training centres, residential units and training equipment exceeded \$7,000,000.

Under the National Health Act handicapped children under 16 years of age, accommodated and cared for in an approved handicapped persons' home, have, since 1 January 1969, been entitled to an Australian Government benefit. This was raised to \$3.00 a day from 1 January 1974.

The benefit is paid direct to the approved handicapped persons' home and an equivalent amount is deducted from any charge raised by the home in respect of the handicapped child. The benefit applies to both physically and mentally handicapped children and is payable to charitable and religious organisations. Total benefits paid in 1972-73 amounted to \$429,090.

The *Delivered Meals Subsidy Act* 1970 came into operation on 15 April 1970. Its purpose is to help organisations to establish, maintain, expand and improve 'meals-on-wheels' services. The subsidy is at the rate of \$1.50 for every ten meals provided by approved organisations. At 30 June 1973, 348 organisations had received a total subsidy of \$1,460,875 under the Act. Organisations eligible for grants under the Act are the same as those specified under the Aged Persons Homes Act.

Australian Government assistance to States

The *States Grants (Deserted Wives) Act* 1968 came into operation on 21 June 1968 with retrospective effect from 1 January 1968. The Act provides for assistance to be given by the Australian Government to the States in respect of aid for needy mothers with children where there is no breadwinner and the mothers are not eligible for benefits under the Social Services Act. Broadly, these include deserted wives during the first six months of desertion, wives during the first six months of the husband's imprisonment, deserted de facto wives, de facto wives of prisoners, other separated wives and unmarried mothers.

The type of assistance attracting a grant may be provided in the form of cash, food or clothing. The grant is made by the Australian Government to the States on the basis of half the cost of the approved assistance paid to the mother or half the amount of Class 'A' widow's pension or supporting mother's benefit, which would have been payable had she been qualified to receive it, whichever is the lesser.

All States are now receiving assistance under the scheme. In 1972-73 payments by the Australian Government amounted to \$9,748,141 compared with \$5,876,257 during 1971-72.

The *States Grants (Home Care) Act 1969* provides that the Australian Government will share with participating States on a \$1 for \$1 basis, the cost of developing approved housekeeping or other domestic assistance provided wholly or mainly for aged persons in their homes. The Australian Government will also share on a \$1 for \$1 basis with participating States up to a maximum of one-third of the capital cost of approved senior citizens' centres as well as meeting on a \$1 for \$1 basis with the States the cost of a salary of a welfare officer employed by such a centre. All States participate in this scheme. The Australian Government share was increased to two-thirds of State expenditure from 1 July 1973.

The following table shows the total payments made to the States in 1972-73.

**PAYMENTS TO STATES FOR HOME CARE, SENIOR CITIZENS'
CENTRES, AND WELFARE OFFICERS, 1972-73**
(\$)

| <i>State</i> | <i>Home Care Services</i> | <i>Senior Citizens' Centres</i> | <i>Welfare Officers</i> | <i>Total</i> |
|-----------------------------|-------------------------------|---|-----------------------------|------------------|
| New South Wales | 212,049 | 102,122 | 1,080 | 315,251 |
| Victoria | 390,273 | 223,451 | 15,922 | 629,646 |
| Queensland | 247,895 | 183,714 | 3,293 | 434,902 |
| South Australia | 40,876 | 131,791 | 8,519 | 181,186 |
| Western Australia | 12,500 | 67,252 | 5,475 | 85,227 |
| Tasmania | 12,335 | 28,067 | .. | 40,402 |
| Total | 915,928 | 736,397 | 34,289 | 1,686,614 |

The *States Grants (Dwellings for Aged Pensioners) Act 1969* enabled the Australian Government to make grants, amounting to \$25,000,000 over a five-year period commencing from 1 July 1969, to the States for the purpose of carrying out approved building schemes in connection with the provision of self-contained accommodation for single aged pensioners with little means.

**DWELLINGS FOR AGED PENSIONERS: ASSISTANCE TO STATES
1972-73**
(\$)

| <i>State</i> | <i>Grants paid in 1972-73</i> | <i>Total grants paid to 30.6.73</i> | <i>Maximum amount payable under the Act</i> |
|-----------------------------|---------------------------------------|---|---|
| New South Wales | 2,705,352 | 8,204,324 | 10,750,000 |
| Victoria | 1,478,000 | 5,850,247 | 6,500,000 |
| Queensland | 1,249,445 | 2,018,651 | 3,350,000 |
| South Australia | 380,140 | 1,853,431 | 2,000,000 |
| Western Australia | 518,815 | 1,443,370 | 1,750,000 |
| Tasmania | 138,397 | 628,397 | 650,000 |
| Total | 6,470,149 | 19,998,420 | 25,000,000 |

Telephone rental concessions

Effective from 1 October 1964 an amendment to the Telephone Regulations of the Post and Telegraph Act provided that a telephone service for blind persons and for qualified age, invalid and widow pensioners is available at an annual rental equal to two-thirds of the amount otherwise payable. The Department of Social Security re-imburses the Postmaster-General's Department for the cost of the scheme including administrative costs. Expenditure during 1972-73 was \$4,172,089, plus administrative costs amounting to \$120,703.

Compassionate allowances

These allowances are paid by the Australian Government on a discretionary basis to certain people who are unable to qualify for pensions or other benefits under the provisions of the Social Services Act. Expenditure on compassionate allowances and payments of a similar nature during 1972-73 was \$59,834.

National Health Benefits

Summary of cash benefits to persons

For an analysis by function and economic type of expenditure by all Australian Government authorities see Chapter 18, Public Finance.

Most Australian Government health benefits are financed through the National Welfare Fund. The following two tables show cash benefits to persons by Australian Government Authorities for recent years.

**AUTHORITIES OF THE AUSTRALIAN GOVERNMENT, HEALTH
CASH BENEFITS TO PERSONS 1972-73
(\$'000)**

| | <i>N.S.W. (a)</i> | <i>Vic.</i> | <i>Qld</i> | <i>S.A. (a)</i> | <i>W.A.</i> | <i>Tas.</i> | <i>N.T. (a)</i> | <i>A.C.T. (a)</i> | <i>Abroad</i> | <i>Total</i> |
|--|-----------------------|----------------|---------------|---------------------|---------------|---------------|---------------------|-----------------------|---------------|----------------|
| Hospital and clinical services— | | | | | | | | | | |
| Hospital benefits, n.e.c. | 33,774 | 19,277 | 10,955 | 8,575 | 7,509 | 2,048 | .. | 132 | .. | 82,270 |
| Hospital benefits for pensioners | 9,422 | 5,227 | 3,654 | 1,896 | 2,175 | 1,130 | .. | 263 | .. | 23,768 |
| Nursing home benefits | 39,462 | 18,815 | 14,204 | 8,027 | 9,375 | 2,840 | .. | 114 | .. | 92,836 |
| Tuberculosis campaign allowances | 225 | 198 | 157 | 116 | 46 | 38 | .. | .. | .. | 780 |
| Rehabilitation of ex-servicemen(b) | .. | .. | .. | .. | .. | .. | .. | .. | .. | 134 |
| Total | 82,883 | 43,517 | 28,970 | 18,614 | 19,105 | 6,056 | .. | 509 | .. | 199,788 |
| Other health services— | | | | | | | | | | |
| Medical benefits for pensioners | 11,623 | 7,743 | 4,927 | 3,257 | 2,207 | 945 | .. | 120 | .. | 30,822 |
| Medical benefits, n.e.c. | 66,617 | 41,859 | 15,723 | 17,833 | 13,750 | 4,457 | .. | .. | .. | 160,238 |
| Pharmaceutical benefits for pensioners | 23,697 | 14,139 | 9,487 | 5,377 | 3,758 | 1,681 | .. | .. | .. | 58,139 |
| Pharmaceutical benefits, n.e.c. | 34,988 | 24,907 | 12,416 | 7,703 | 5,748 | 2,239 | .. | 31,491 | .. | 119,493 |
| Milk for school children | 3,998 | 2,992 | 1,984 | 990 | 1,086 | 383 | 139 | 209 | .. | 11,781 |
| Domiciliary care | 321 | 225 | 191 | 101 | 100 | 84 | .. | .. | .. | 1,022 |
| Total | 141,244 | 91,865 | 44,728 | 35,261 | 26,649 | 9,789 | 139 | 31,820 | .. | 381,495 |
| Total health | 224,127 | 135,382 | 73,698 | 53,875 | 45,754 | 15,845 | 139 | 32,329 | .. | 581,283 |

(a) State totals for New South Wales and South Australia also include most of the unallocable expenditure on cash benefits to persons resident in the Australian Capital Territory and the Northern Territory respectively. (b) Unallocable by States and included in total only.

**AUTHORITIES OF THE AUSTRALIAN GOVERNMENT: HEALTH BENEFITS
CASH BENEFITS TO PERSONS
(\$'000)**

| | <i>1968-69</i> | <i>1969-70</i> | <i>1970-71</i> | <i>1971-72</i> | <i>1972-73</i> |
|--|----------------|----------------|----------------|----------------|----------------|
| Hospital and clinical services— | | | | | |
| Hospital benefits, n.e.c. | 29,779 | 40,258 | 49,807 | 67,305 | 82,270 |
| Hospital benefits for pensioners | 24,520 | 24,163 | 23,555 | 24,065 | 23,768 |
| Nursing home benefits | 31,643 | 46,960 | 49,477 | 70,593 | 92,836 |
| Tuberculosis campaign—allowances | 921 | 771 | 659 | 630 | 780 |
| Rehabilitation of ex-servicemen | .. | .. | .. | .. | 134 |
| Total | 86,863 | 112,152 | 123,498 | 162,593 | 199,788 |
| Other health services— | | | | | |
| Medical benefits for pensioners | 16,912 | 19,224 | 19,904 | 27,804 | 30,822 |
| Medical benefits n.e.c. | 49,556 | 56,863 | 95,604 | 132,574 | 160,238 |
| Pharmaceutical benefits for pensioners | 36,609 | 41,069 | 45,181 | 52,005 | 58,139 |
| Pharmaceutical benefits n.e.c. | 81,764 | 95,650 | 115,094 | 121,263 | 119,493 |
| Milk for school children | 10,085 | 10,082 | 10,199 | 11,894 | 11,781 |
| Domiciliary care | .. | .. | .. | .. | 1,022 |
| Total | 194,927 | 222,888 | 285,982 | 345,540 | 381,495 |
| Total health | 281,789 | 335,040 | 409,480 | 508,133 | 581,283 |

Descriptions of each of the cash benefits to persons shown in the above tables are included in the following sub-sections.

Hospital, nursing home, domiciliary nursing care and handicapped children's benefits

Patients in approved hospitals. A basic principle of the provision of benefits for patients in approved hospitals is the support of voluntary insurance against the costs involved. Insured patients in approved hospitals receive a hospital benefit of \$2 per day which is paid through the contributors' registered hospital benefits organisations.

During 1971 and 1972 the hospital benefits tables were rationalised, in conjunction with the new charges adopted by the public hospitals in each State, as shown in the table below. Pensioners enrolled in the Pensioner Medical Service are generally treated free of charge and, in some States, other pensioners may also be treated without charge. In addition to the following schedule registered organisations in some States operate a table to cover the cost of private hospital accommodation.

Expenditure on hospital, nursing home, domiciliary nursing care and handicapped children's benefits. The following table shows the amount of these benefits paid by the Australian Government during 1972-73. This does not include expenditure on mental hospitals (see page 459).

**HOSPITAL, NURSING HOME, DOMICILIARY NURSING CARE AND
HANDICAPPED CHILDREN'S BENEFITS PAID, 1972-73**
(\$'000)

| Type of patient | N.S.W. | Vic. | Qld | S.A. | W.A. | Tas. | N.T. | A.C.T. | Aust. |
|---|---------------|---------------|---------------|---------------|---------------|--------------|------------|------------|----------------|
| Uninsured patients (80c) | 391 | 168 | 78 | 40 | 72 | 20 | 11 | 9 | 789 |
| Insured patients (\$2.00)(a) | 10,363 | 6,607 | 2,267 | 2,747 | 2,334 | 747 | (b) | (b) | 25,066 |
| Hospitalisation free of charge (\$2.00) | 154 | 134 | 2,561 | 19 | 1 | 16 | 111 | 1 | 2,997 |
| Pensioner patients (\$5.00) | 9,427 | 5,143 | 3,651 | 1,896 | 2,175 | 1,130 | 69 | 194 | 23,684 |
| Nursing home patients (\$3.50) | 27,625 | 10,571 | 9,220 | 4,921 | 5,790 | 1,904 | (c) | 202 | 60,233 |
| Intensive care nursing home patients (\$3.00) | 8,840 | 5,444 | 4,087 | 2,205 | 2,883 | 732 | (c) | 62 | 24,251 |
| Pensioner nursing home patients(d) | 2,818 | 2,801 | 999 | 901 | 705 | 204 | (c) | 33 | 8,462 |
| Domiciliary nursing care (\$2.00)(e) | 321 | 225 | 191 | 101 | 100 | 84 | (c) | (f) | 1,022 |
| Handicapped children (\$1.50) | 172 | 77 | 46 | 69 | 42 | 19 | 3 | (g) | 429 |
| Total | 60,113 | 31,170 | 23,100 | 12,899 | 14,102 | 4,855 | 194 | 502 | 146,934 |

(a) Excludes payments of \$41,227,000 towards special accounts deficits, \$761,000 towards Subsidised Health Benefits Plan management expenses and \$11,082,000 towards Subsidised Health Benefits Plan hospital and nursing home fund benefit reimbursements. (b) Insured patients are shown by State of registration of organisations. No organisations are registered in the A.C.T. or N.T. and insured patients in the two territories are covered by organisations registered in the States. (c) South Australia includes Northern Territory. (d) Additional nursing home benefits for pensioner patients were introduced 1 January 1973. (e) Domiciliary nursing care benefits were introduced 1 March 1973. (f) New South Wales includes Australian Capital Territory. (g) Less than \$500.

Public hospital fees, family contribution and benefits. The daily rates of fees charged by public hospitals, the weekly family contribution to major hospital benefits organisations and the daily rates of combined Government and hospital fund benefits paid are shown in the following table.

PUBLIC HOSPITAL FEES, HOSPITAL INSURANCE PREMIUMS AND BENEFIT RATES, 1974
(\$)

| State or Territory | Date from which fees applied | Ward | Daily rates of fees | Weekly family contribution to major hospital funds | Daily rates of combined Government and fund benefits paid(a) |
|------------------------------|------------------------------|-------------------------------------|-------------------------|--|--|
| New South Wales | 1 August 1971 1 July 1972 | public intermediate private | 15.00 22.30 26.30 | 0.82 1.28 1.52 | 15.00 22.30 26.30 |
| Victoria | 1 September 1973 | public intermediate private | 20.00 30.00 40.00 | (e)(1.13) (e)(1.75) (e)(2.38) | 0.80 1.30 1.75 |
| Queensland | 1 January 1973 | public intermediate private | (b) 16.00 19.00 | 0.80 0.98 | 16.00 19.00 |
| South Australia(c) | 1 September 1973 | standard intermediate private | 20.00 25.00 30.00 | 0.92 1.28 1.60 | 20.00 25.00 30.00 |
| Western Australia | 1 September 1971 | standard private | 20.00 30.00 | 1.05 1.65 | 20.00 30.00 |
| Tasmania | 1 January 1973 | standard intermediate private | 18.00 24.00 30.00 | 0.70 1.00 1.20 | 18.00 24.00 30.00 |
| Northern Territory | 1 April 1967 | general | 6.80 | (d) | (d) |
| Australian Capital Territory | 1 August 1971 | general private | 15.00 26.30 | 0.82 1.52 | 15.00 26.00 |

(a) Fund benefits are not paid in excess of the hospital charge. (b) No charge. (c) Not applicable to 53 country hospitals to which Part IV of the South Australian Hospitals Act applies. These hospitals are controlled by the local councils and are not subject to direction by the State Government as far as fees are concerned. The fees for these hospitals vary. (d) Covered by differing public or standard ward tables in other States. (e) Rates shown in brackets are actually being charged by major funds in Victoria, in some cases without Australian Government approval.

Public hospitals in all States now charge comprehensive daily rates of fees. Separate charges are not raised for miscellaneous hospital services. In Queensland where there is no charge for public ward accommodation, contributors insured in the intermediate and private ward tables receive a fund benefit of \$4 a day if they or their dependants occupy a free public ward bed.

A Government benefit of \$2 per day is payable to hospitals for patients hospitalised free of charge.

During the waiting period of two months after joining an organisation the Government benefit is payable at the rate of 80 cents per day, unless the organisation pays fund benefits, in which case the benefit is payable at the higher rate of \$2 per day. While a member is in arrears with his contributions and fund benefits are not payable, the benefit is payable at the rate of 80 cents per day.

Contributors who would have been excluded from fund benefits because of organisations' rules covering pre-existing ailments, chronic illnesses or maximum benefits are assured of hospital fund benefits by the provisions of the special account plan. Since 1 January 1969 such a contributor has been entitled to receive benefit at his full insured rate, provided total benefits do not exceed the amount of the hospital charge. Benefit is paid either from the ordinary account or from a special account guaranteed by the Australian Government. If the payments from the special account exceed contributions credited to the account, the amount of deficit is reimbursed by the Australian Government.

A person who joins a registered hospital benefits organisation within eight weeks of being discharged from an approved nursing home is entitled to immediate Government benefit of \$2 a day and to fund benefits without having to serve a waiting period. Also, persons ceasing to be entitled to the benefits of the Pensioner Medical Service who join a registered organisation within two months before or within three months after ceasing to be a pensioner are not required to serve the normal waiting period before becoming eligible for fund benefits. This new provision also enables such contributions to be transferred to the special account. If a qualified patient in an approved hospital is not insured (i.e. not a member of a hospital benefits organisation), a benefit of 80 cents a day is deducted from his account by the hospital. The Australian Government subsequently reimburses the hospital. Under arrangements made under the National Health Act public hospitals generally provide free public ward treatment to pensioners enrolled in the Pensioner Medical Service who are classified as public ward patients. The Australian Government pays the hospitals a benefit of \$5 a day for each pensioner patient. The hospital and medical insurance provisions were changed in 1969 to allow free insurance under certain circumstances and, from 1 July 1970, these provisions were extended to provide partial assistance with insurance to certain groups of persons. Details of this Subsidised Health Benefits Plan are set out on page 438.

Australians overseas. Australian residents who receive hospital treatment in recognised hospitals in overseas countries, while temporarily absent from Australia, are eligible to receive the Australian and fund benefits to which they would be entitled if the treatment were given in Australia.

Registered hospital benefits organisations. The following table shows the number of registered hospital benefits organisations, the membership at 30 June 1973, and fund benefits paid during 1972-73. As many persons contribute on behalf of both themselves and their dependants, the total number of persons covered by hospital insurance is considerably higher than the number of members.

HOSPITAL BENEFITS: ORGANISATIONS AND FUND BENEFITS, STATES(a) 1972-73

| | N.S.W. | Vic. | Qld | S.A. | W.A. | Tas. | Aust. |
|--|--------|--------|--------|--------|--------|-------|---------|
| Registered organisations at 30 June 1973 | 34 | 22 | 8 | 9 | 7 | 10 | 90 |
| Membership at 30 June 1973 '000 | 1,638 | 1,241 | 411 | 444 | 367 | 126 | 4,227 |
| Fund benefits paid (b) \$'000 | 93,696 | 66,571 | 19,531 | 25,027 | 22,221 | 6,352 | 233,399 |

(a) State of registration of organisations. No organisations are registered in the A.C.T. or N.T. and insured patients in the two territories are covered by organisations registered in the States. (b) Includes \$349,000 ancillary benefits and \$1,077,000 nursing home fund benefits and also includes \$11,082,000 fund benefits reimbursed to the organisations under the Subsidised Health Benefits Plan.

Nursing home benefits. By amendment to the National Health Act in 1972 additional nursing home benefits were introduced with effect from 1 January 1973 (see (iii) and (iv) below). The benefits now available in respect of qualified nursing home patients are:

- (i) *Ordinary Care Benefit*, currently payable at the rate of \$3.50 a day, is paid in respect of all qualified nursing home patients in institutions which have been approved as nursing homes under the National Health Act.

- (ii) *Supplementary Benefit*, introduced on 1 January 1969 to provide for the payment of \$3.00 a day in respect of patients who require and receive intensive nursing home care as defined in the National Health Act. This benefit is payable in addition to the ordinary care benefit making a total of \$6.50 a day for approved patients. Both the ordinary care benefit and the supplementary benefit are paid by the Australian Government direct to nursing home proprietors who are required to deduct such amounts from the accounts issued to patients.
- (iii) *Additional Benefit for Pensioner Patients*, introduced from 1 January 1973 in respect of patients who hold Pensioner Medical Service entitlement cards is payable direct to nursing home proprietors in the same manner as the basic nursing home benefits referred to above. Eligible pensioners are not required to take out health insurance coverage to receive this benefit which is payable in addition to the preceding benefits. The rates of benefit payable differ from State to State and are set out below.
- (iv) *Insurance Benefit for Non-pensioner Patients*. Patients who are not qualified pensioners for the purpose of receiving the additional pensioner benefit can receive the same rate of additional benefit but must insure with a registered hospital benefits organisation to obtain the benefit. This benefit is paid by the registered hospital benefit organisation direct to the nursing home.

The additional benefits ((iii) and (iv) above) are based on a minimum 'patient participation' of \$2.55 a day as provided for in the National Health Act as being an amount approximating three-quarters of a single pensioner's maximum pension including the supplementary allowances payable as at 1 January 1973.

The following table shows the maximum level of new benefits which are payable in each State.

**NURSING HOME BENEFITS: MAXIMUM
PAYMENTS: STATES, 1973**

| | <i>Maximum benefits payable</i> | |
|-----------------------------|---------------------------------|--------------|
| | <i>Weekly</i> | <i>Daily</i> |
| | \$ | \$ |
| New South Wales | 10.50 | 1.50 |
| Victoria | 22.40 | 3.20 |
| Queensland | 10.50 | 1.50 |
| South Australia | 14.00 | 2.00 |
| Western Australia | 11.20 | 1.60 |
| Tasmania | 10.50 | 1.50 |

Where the fees charged by a nursing home are in excess of the combined total of basic Government benefit (either \$3.50 or \$6.50 a day) plus the patient contribution (\$2.55 a day) plus additional benefit (to maximum shown in table above), the difference must be met by the patient. Conversely, where the nursing home fee is less than this combined total, the additional benefit (whether fund benefit or Government benefit for pensioners) is reduced by that amount.

Domiciliary Nursing Care Benefits. A domiciliary nursing care benefit became effective from 1 March 1973. In general terms it is payable, at the rate of \$14 a week, to persons who are willing and able to care, in their own homes, for aged parents or immediate relatives who would otherwise qualify for nursing home benefits. The basic criteria for the payment of the benefit are that the patient must be aged 65 years or over and be in need of continuing nursing care and receive regular visits by a registered nurse. This benefit is not subject to a means test and is payable, under the National Health Act, in addition to any entitlements that persons may have under the Social Services Act or the Repatriation Act for pensions or other supplementary allowances.

Medical Benefits

A medical benefits scheme has operated since July 1953, being authorised firstly by the National Health (Medical Benefits) Regulations and then by the National Health Act 1953-1973. The basic principle of the scheme is Australian Government support by voluntary insurance towards meeting the costs of medical attention. The benefits under the scheme relate primarily to medical attention on a fee-for-service basis, although provision is made for a Government subsidy to organisations arranging for medical service on a contract basis.

In order to qualify for a Government fee-for-service benefit, a person is required to be insured with a registered medical benefits organisation. The organisation pays the Government benefit to the contributor, usually at the time it pays its own benefit. Reimbursement of the Government benefit is subsequently made to the organisation by the Australian Government. The contribution rates vary depending on the financial experience of each registered medical benefits organisation.

On 1 July 1970 the scale of benefits paid was considerably revised so as to relate benefits to the fee commonly charged by medical practitioners for each medical service. There is one scale of benefits for each State. The level of benefits has been set so that a contributor is required to pay 80 cents of the schedule fee for a general practitioner standard consultation, and up to \$5 for the more costly operations where the schedule fee is charged. In fixing the scale of schedule fees, differential rates have been determined for certain medical services which are customarily performed by either a general practitioner or a specialist. To qualify for the higher (specialist) rate of benefit the patient must be formally referred to the specialist by another medical practitioner by means of a Notice of Referral. Higher benefits are also payable where the patient is referred to a specialist by a dentist for a service arising from a dental service, or by an optometrist or optician to an ophthalmologist.

In addition to the professional services normally rendered by a qualified medical practitioner, the scheme covers certain prescribed medical services rendered in the operating theatre of an approved hospital by a legally qualified dentist or dental practitioner approved for this purpose by the Director-General of Social Security.

Following the Report of the "Inquiry into the Fees to be adopted for General Practitioner Medical Services in New South Wales for the Purpose of the National Health Act" (Mason Inquiry) in 1972, the fees for general practitioner surgery consultations and home visits were adjusted in all States for the purpose of medical benefits with effect from 1 July 1972. In July 1973, the Australian Government established the Medical Fees Tribunal to determine fair and reasonable fees for the purpose of medical benefits. The recommendations of the Medical Fees Tribunal were handed down in two Determinations. The first Determination recommended fees for general practitioner surgery consultations and home visits, and these were implemented by the Australian Government with effect from 12 November 1973. The second Determination was handed down on 23 December 1973 and the Australian Government implemented most of these recommendations with effect from 22 April 1974.

Contributors who would otherwise be excluded from fund benefits because of organisations' rules covering pre-existing or long-term ailments, receive full fund benefits with the Australian Government re-imbursing the organisations for any deficits incurred in providing benefits in such cases.

Australian residents temporarily absent from Australia who receive medical attention by registered medical practitioners in the country they are visiting are entitled, if insured, to the Government benefit and the medical fund benefit to which they would be entitled if the service were rendered in Australia.

Expenditure on medical benefits. The following table shows the number of registered medical benefits organisations, their membership, the number of medical services rendered to members and their dependants, and payments of Government benefits and medical fund benefits to members of registered organisations. As many persons contribute on behalf of both themselves and their dependants, the total number of persons covered by medical insurance is considerably higher than the number of contributors. At 30 June 1973 the estimated number of persons covered by contributory medical insurance was 10,340,000.

MEDICAL BENEFITS: SUMMARY, STATES(a), 1971-72

| | | N.S.W. | Vic. | Qld | S.A. | W.A. | Tas. | Aust. |
|-----------------------------|--------|--------|--------|--------|--------|--------|-------|---------|
| Registered organisations(b) | No. | 29 | 19 | 8 | 7 | 8 | 10 | 81 |
| Members(b) | '000 | 1,599 | 1,183 | 421 | 432 | 367 | 125 | 4,128 |
| Medical services | '000 | 19,044 | 12,841 | 5,170 | 5,599 | 4,087 | 1,448 | 48,188 |
| Government benefit(c) | \$'000 | 61,730 | 40,109 | 15,029 | 17,259 | 13,286 | 4,356 | 151,769 |
| Fund benefit(d) | \$'000 | 53,459 | 33,735 | 11,097 | 10,621 | 7,814 | 2,627 | 119,352 |

(a) State of registration of organisations. No organisations are registered in the Australian Capital Territory or Northern Territory and insured persons in the two territories are covered by organisations registered in the States. (b) At 30 June 1973. (c) Excludes payments of \$5,791,000 towards special accounts deficits and \$344,000 towards management expenses of the Subsidised Health Benefits Plan. (d) Includes \$3,108,000 ancillary fund benefits and also includes \$2,271,000 fund benefits reimbursed to the organisations under the Subsidised Health Benefits Plan.

Subsidised Health Benefits Plan

As from 1 January 1970 certain low income families, persons in receipt of unemployment, sickness or special benefits under Social Services legislation, and migrants during the first two months after their arrival in Australia, have been eligible for free medical benefits and hospital benefits up to the public standard ward charge. On 1 July 1970, the Plan was extended to provide certain families whose incomes were slightly in excess of the eligible limit for free insurance, with health insurance at reduced contribution rates. The income eligibility level for free insurance in these cases, effective from 5 June 1973, was \$60.50 per week, while families with incomes from \$60.51 to \$69.50 a week pay reduced contributions. From 1 November 1971 the Plan, formerly known as the Subsidised Medical Services Scheme, was renamed the Subsidised Health Benefits Plan and a pharmaceutical concession was introduced whereby all beneficiaries were entitled to purchase drugs and medicines dispensed under the Pharmaceutical Benefits Scheme for 50 cents per prescription instead of the usual \$1.00.

Pensioner Medical Service

The Pensioner Medical Service, which commenced in 1951, was introduced under the authority of the National Health (Medical Services to Pensioners) Regulations made under the provisions of the *National Health Services Act 1948-1949*. The service has been continued under the provisions of the *National Health Act 1953-1974*.

Persons eligible to receive the benefits of the Pensioner Medical Service are those who receive an age, invalid or widow's pension, or a sheltered employment allowance, under the *Social Services Act 1947-1974*, or a service pension under the *Repatriation Act 1920-1973*, and who are able to satisfy the means test in force immediately prior to 1 October 1969; and their dependants. Also eligible are persons in receipt of an allowance under the *Tuberculosis Act 1948*, and their dependants.

The benefits provided to eligible persons consist of free medical service of a general practitioner nature such as that ordinarily rendered in the surgery or at the patient's home, including treatment at home following an operation. Patients may be charged a small fee by doctors for travelling and for attendance outside normal surgery or visiting hours. General practitioners enrolled in the scheme are paid on a fee-for-service basis by the Australian Government.

Qualified persons are entitled to a wide range of medicines without charge at any pharmacy, on presentation of a doctor's prescription. Free hospital treatment is also provided for public, standard or general ward patients in public hospitals.

At 30 June 1973 the total number of pensioners and dependants enrolled in the Pensioner Medical Service was 1,350,730, while the number of doctors participating in the scheme at that date was 6,910. During 1972-73 doctors in the scheme provided 11,107,632 services (visits and surgery consultations) for persons enrolled in the scheme. For these services they were paid \$30,825,901. The average number of services rendered by doctors to each enrolled person was 8.57.

Survey of persons covered by hospital and medical expenditure assistance schemes, August 1972

In August 1972 the Australian Bureau of Statistics conducted a survey throughout Australia in order to obtain information about the extent to which persons aged fifteen years and over were covered by hospital or medical expenditure assistance schemes, i.e. contributory hospital and medical benefits funds and non-contributory schemes such as the Pensioner Medical Service (but excluding the entitlement to free public ward treatment in Queensland hospitals (*See note (b) to table below*). The survey was based on the quarterly population survey (*See the Chapter Employment and Unemployment*).

A *hospital and/or medical benefits fund* is defined as "a non-profit organisation providing benefits towards the cost of meeting hospital and/or medical expenses; this organisation must be registered under the National Health Act". At the time of the survey there were 94 such organisations in Australia; 73 provided coverage for both hospital and medical expenses, 16 provided coverage for hospital expenses only and 5 provided coverage for medical expenses only. About one quarter of the funds restricted eligibility for membership by reference to employment, a particular profession, professional association or union.

The table of standard errors and the comments on reliability of estimates given in the chapter Employment and Unemployment, are also applicable to this survey.

Further details of the survey were published in the mimeographed bulletin *Persons Covered by Hospital and Medical Expenditure Assistance Schemes*, August 1972 (17.10)

**NON-INSTITUTIONAL POPULATION(a): COVERAGE OF
HOSPITAL AND MEDICAL EXPENDITURE ASSISTANCE SCHEMES, AUGUST 1972**

| | | N.S.W. | Vic. | Qld(b) | S.A. | W.A. | Tas. | Aust.(c) |
|----------------------------|---------------|----------------|----------------|----------------|--------------|--------------|--------------|----------------|
| MALES | | | | | | | | |
| Covered | ('000) | 1,451.2 | 1,061.4 | 403.7 | 388.4 | 327.4 | 122.5 | 3,816.4 |
| Not covered | ('000) | 205.7 | 164.2 | 242.9 | 30.9 | 34.6 | 14.2 | 708.7 |
| Total | ('000) | 1,656.9 | 1,225.6 | 646.5 | 419.3 | 362.0 | 136.8 | 4,525.1 |
| Per cent covered | | 87.6 | 86.6 | 62.4 | 92.6 | 90.5 | 89.5 | 84.3 |
| FEMALES | | | | | | | | |
| Covered | ('000) | 1,547.5 | 1,127.7 | 454.8 | 403.3 | 340.0 | 125.8 | 4,062.5 |
| Not covered | ('000) | 142.8 | 125.7 | 191.9 | 18.9 | 17.1 | 10.3 | 517.0 |
| Total | ('000) | 1,690.3 | 1,253.4 | 646.7 | 422.2 | 357.1 | 136.1 | 4,579.5 |
| Per cent covered | | 91.6 | 90.0 | 70.3 | 95.5 | 95.2 | 92.4 | 88.7 |
| PERSONS | | | | | | | | |
| Covered | ('000) | 2,998.7 | 2,189.1 | 858.5 | 791.7 | 667.4 | 248.3 | 7,878.9 |
| Not covered | ('000) | 348.5 | 289.8 | 434.8 | 49.8 | 51.6 | 24.5 | 1,225.7 |
| Total | ('000) | 3,347.2 | 2,479.0 | 1,293.2 | 841.5 | 719.1 | 272.8 | 9,104.6 |
| Per cent covered | | 89.6 | 88.3 | 66.4 | 94.1 | 92.8 | 91.0 | 86.5 |

(a) Non-institutional civilians aged 15 years and over. (b) In Queensland, patients in public wards of hospitals are not charged any fee; however, in order to be insured against private ward hospital charges or medical expenses, many people join a hospital and/or medical benefits fund. For the purposes of the survey this entitlement to free public ward treatment was not counted as an expenditure assistance scheme. Because of this circumstance, the proportion of persons covered by such schemes was lower in Queensland than elsewhere. (c) Includes the Northern Territory and the Australian Capital Territory.

**NON-INSTITUTIONAL POPULATION(a): COVERAGE OF HOSPITAL AND
MEDICAL EXPENDITURE ASSISTANCE SCHEMES, BY BIRTHPLACE, AUGUST 1972**

| Birthplace | Covered (⁰ 000) | Not covered (⁰ 000) | Total (⁰ 000) | Per cent covered(b) | |
|--------------------------------------|--------------------------------|------------------------------------|------------------------------|---------------------|---------------------------------------|
| | | | | Australia | Australia, excluding Queensland |
| MARRIED MALES | | | | | |
| Australia | 1,965.3 | 207.6 | 2,172.9 | 90.4 | 93.9 |
| Overseas | 781.5 | 118.5 | 900.0 | 86.8 | 88.7 |
| Total | 2,746.7 | 326.1 | 3,072.9 | 89.4 | 92.3 |
| Greece | 40.6 | 18.7 | 59.3 | 68.4 | 67.8 |
| Italy | 102.3 | 17.1 | 119.4 | 85.7 | 86.9 |
| United Kingdom and Ireland | 324.3 | 34.7 | 359.0 | 90.3 | 92.7 |
| Yugoslavia | 42.1 | 8.9 | 51.1 | 82.5 | 84.9 |
| ALL MALES | | | | | |
| Australia | 2,841.8 | 487.0 | 3,328.8 | 85.4 | 89.7 |
| Overseas | 974.6 | 221.7 | 1,196.3 | 81.5 | 83.6 |
| Total | 3,816.4 | 708.7 | 4,525.1 | 84.3 | 88.0 |
| Germany (Federal Republic) | 34.2 | 4.4 | 38.6 | 88.6 | 90.9 |
| Greece | 45.6 | 27.9 | 73.5 | 62.0 | 61.6 |
| Italy | 116.5 | 32.6 | 149.1 | 78.1 | 79.2 |
| Netherlands | 49.3 | 4.9 | 54.2 | 91.0 | 94.5 |
| New Zealand | 26.0 | 8.3 | 34.2 | 75.9 | 79.3 |
| United Kingdom and Ireland | 468.3 | 63.2 | 471.5 | 86.6 | 89.5 |
| Yugoslavia | 50.6 | 15.5 | 66.1 | 76.6 | 79.2 |
| FEMALES | | | | | |
| Australia | 3,165.8 | 362.2 | 3,528.0 | 89.7 | 93.3 |
| Overseas | 896.7 | 154.8 | 1,051.5 | 85.3 | 86.9 |
| Total | 4,062.5 | 517.0 | 4,579.5 | 88.7 | 91.7 |
| Germany (Federal Republic) | 31.5 | 4.5 | 36.0 | 87.4 | 91.3 |
| Greece | 43.1 | 25.4 | 68.5 | 63.0 | 62.5 |
| Italy | 105.0 | 19.6 | 124.6 | 84.3 | 85.1 |
| New Zealand | 22.6 | 7.0 | 29.6 | 76.5 | 81.5 |
| United Kingdom and Ireland | 396.4 | 48.2 | 444.6 | 89.2 | 91.2 |
| Yugoslavia | 40.2 | 9.3 | 49.5 | 81.2 | 83.3 |
| PERSONS | | | | | |
| Australia | 6,007.6 | 849.2 | 6,856.8 | 87.6 | 91.6 |
| Overseas | 1,871.3 | 376.5 | 2,247.8 | 83.3 | 85.1 |
| Total | 7,878.9 | 1,225.7 | 9,104.6 | 86.5 | 89.9 |
| Germany (Federal Republic) | 65.7 | 9.0 | 74.6 | 88.0 | 91.1 |
| Greece | 88.7 | 53.3 | 142.0 | 62.5 | 62.0 |
| Italy | 221.5 | 52.2 | 273.7 | 80.9 | 81.9 |
| Malta | 47.0 | 5.2 | 52.3 | 90.0 | 89.8 |
| Netherlands | 90.4 | 7.3 | 97.7 | 92.5 | 95.8 |
| New Zealand | 48.6 | 15.2 | 63.8 | 76.1 | 80.3 |
| United Kingdom and Ireland | 804.7 | 111.4 | 916.2 | 87.8 | 90.3 |
| Yugoslavia | 90.8 | 24.8 | 115.5 | 78.6 | 81.0 |

For footnotes see previous table.

Northern Territory and Australian Capital Territory welfare services

Provision of social security and welfare services in these two Territories is the responsibility of the Australian Government. In so far as welfare items can be identified for territorial accounting purposes, the following table shows the cost of providing these services.

AUSTRALIAN GOVERNMENT EXPENDITURE ON SOCIAL SECURITY AND WELFARE^(a) NORTHERN TERRITORY AND AUSTRALIAN CAPITAL TERRITORY (\$'000)

| | 1968-69 | 1969-70 | 1970-71 | 1971-72 | 1972-73 |
|---------------------------------------|--------------|--------------|--------------|--------------|---------------|
| Northern Territory— | | | | | |
| Current outlay | 5,536 | 8,206 | 8,027 | 8,478 | 10,570 |
| Gross capital formation (b) | 739 | 478 | 455 | 348 | 623 |
| Total outlay | 6,275 | 8,684 | 8,482 | 8,826 | 11,193 |
| Australian Capital Territory— | | | | | |
| Current outlay | 484 | 304 | 395 | 635 | 756 |
| Capital outlay— | | | | | |
| Gross capital formation (b) | .. | .. | .. | .. | .. |
| Total outlay | 484 | 304 | 395 | 635 | 756 |

(a) Includes expenditure on aboriginal affairs.

(b) Expenditure on fixed assets and increase in stocks.

Aboriginal welfare

A referendum in May 1967 led to the repeal of Section 127 of the Constitution which provided that in reckoning the numbers for census purposes, Aborigines should not be counted; and to the deletion of the words 'other than the Aboriginal race in any State' from Section 51 (xxvi) which relates to the power of the Commonwealth Parliament to make laws in respect to people of any race. The Australian Government, whose aim is to help Aborigines become self-supporting, while at the same time preserving and developing their own distinctive culture, now shares with the States power and responsibilities for the well-being of Aborigines; it also has full responsibility for Aboriginal affairs in the Northern Territory. The Department of Aboriginal Affairs is working towards co-ordinating national policies affecting Aborigines. Negotiations are taking place with all States for the Australian Government to take over policy planning and co-ordinating functions, and at 1 June 1974, the take-over had occurred in South Australia and Western Australia. The Department also serves the Council for Aboriginal Affairs, comprising a Chairman and two members. In November 1973 an election was held by Aborigines throughout Australia to establish the first National Aboriginal Consultative Committee, a group of 41 Aborigines and Islanders which will be elected every two years, to advise the Government on Aboriginal needs.

Outlays by Australian Government authorities, which have been identified as specifically relating to Aboriginal advancement, are shown in the following table.

**OUTLAY ON ABORIGINAL ADVANCEMENT BY AUSTRALIAN GOVERNMENT
AUTHORITIES**

(\$'000)

| | 1968-69 | 1969-70 | 1970-71 | 1971-72 | 1972-73 |
|--|---------------|---------------|---------------|---------------|---------------|
| Final consumption expenditure— | | | | | |
| Law, order and public safety | .. | .. | 24 | 28 | 638 |
| General research | 295 | 358 | 369 | 429 | 449 |
| Education | 1,704 | 1,888 | 2,954 | 3,353 | 4,057 |
| Health | 397 | 389 | 393 | 603 | 1,069 |
| Welfare | 5,665 | 8,317 | 8,104 | 8,936 | 12,396 |
| Housing | 55 | 64 | 89 | 32 | 844 |
| Community development | .. | .. | 1 | 4 | 1 |
| Recreation | .. | 56 | 77 | 115 | 466 |
| Labour and employment | 31 | 227 | 601 | 838 | 1,249 |
| <i>Total final consumption expenditure</i> | <i>8,147</i> | <i>11,299</i> | <i>12,612</i> | <i>14,338</i> | <i>21,169</i> |
| Gross capital formation— | | | | | |
| Expenditure on new fixed assets— | | | | | |
| General research | 58 | 55 | 57 | 41 | 64 |
| Education | 252 | 2,610 | 851 | 632 | 2,263 |
| Health | 153 | 39 | 103 | 7 | 177 |
| Welfare | 314 | 441 | 1,057 | 330 | 623 |
| Housing | .. | 44 | 518 | 860 | 784 |
| Community development | 444 | 221 | 290 | 975 | 1,388 |
| <i>Total expenditure on new fixed assets</i> | <i>1,221</i> | <i>3,410</i> | <i>2,876</i> | <i>2,845</i> | <i>5,299</i> |
| Expenditure on existing assets— | | | | | |
| Community development | .. | .. | .. | .. | 1,547 |
| <i>Total gross capital formation</i> | <i>1,221</i> | <i>3,410</i> | <i>2,876</i> | <i>2,845</i> | <i>6,846</i> |
| Transfer payments— | | | | | |
| Transfers to persons | 62 | 712 | 2,527 | 3,012 | 4,920 |
| Grants for private capital purposes | 938 | 1,594 | 2,168 | 2,283 | 6,829 |
| Grants to the States— | | | | | |
| Current | 319 | 596 | 800 | 1,665 | 6,649 |
| Capital | 3,331 | 4,814 | 6,200 | 7,535 | 15,351 |
| <i>Total transfer payments</i> | <i>4,650</i> | <i>7,716</i> | <i>11,695</i> | <i>14,495</i> | <i>33,749</i> |
| Net advances— | | | | | |
| To the States | .. | 350 | .. | -59 | -35 |
| To other sectors | 24 | 417 | 725 | 614 | 1,123 |
| <i>Total net advances</i> | <i>24</i> | <i>767</i> | <i>725</i> | <i>555</i> | <i>1,088</i> |
| Total outlay | 14,042 | 23,192 | 27,909 | 32,233 | 62,852 |

State expenditure on certain welfare services

The following table shows net expenditure from State government funds on certain welfare services. The figures exclude expenditure on unemployment, bush fire, flood, etc., relief, Aboriginal welfare, and some other items which are excluded because information cannot be obtained for all States. Loan fund expenditure is excluded also. Because of differences in organisation and accounting methods, the information shown for both items is not on exactly the same basis for all States; it may also be incomplete because particulars of some activities are not separately recorded and are therefore excluded. The expenditure shown is 'net' in the sense that receipts for services rendered have been deducted from gross expenditure.

NET EXPENDITURE BY STATE GOVERNMENTS ON CERTAIN WELFARE SERVICES
(S'000)

| <i>Service and year</i> | <i>N.S.W.</i> | <i>Vic.</i> | <i>Qld</i> | <i>S.A.</i> | <i>W.A.</i> | <i>Tas.</i> | <i>Total</i> |
|--|---------------|---------------|---------------|---------------|---------------|--------------|----------------|
| 1972-73— | | | | | | | |
| Relief of aged, indigent and infirm, child welfare, etc. | 39,477 | 26,042 | 15,781 | 12,188 | 13,886 | 3,681 | 111,055 |
| Miners' phthisis | 47 | 45 | .. | .. | 78 | .. | 170 |
| Total 1972-73 | 39,524 | 26,087 | 15,781 | 12,188 | 13,964 | 3,681 | 111,225 |
| Total— | | | | | | | |
| 1971-72. | 32,500 | 23,140 | 11,874 | 9,152 | 12,838 | 3,154 | 92,659 |
| 1970-71. | 24,275 | 17,965 | 10,041 | 7,053 | 10,320 | 2,876 | 72,531 |
| 1969-70. | 20,727 | 14,317 | 9,498 | 5,768 | 8,817 | 1,966 | 61,094 |
| 1968-69. | 19,638 | 12,823 | 8,662 | 5,268 | 7,496 | 2,228 | 56,115 |

Surveys by the Australian Department of Social Security

Recent surveys conducted by the Department of Social Security include the following.

Survey of age, invalid and widow pensioners in New South Wales and Victoria, March 1971

Details of the survey of the characteristics of age, invalid and widow pensioners in New South Wales and Victoria, covering approximately two-thirds of all such pensioners in Australia, carried out by the then Department of Social Services in March 1971, are shown in Year Book No. 58, pages 411-15.

Morbidity surveys of invalid pensioners in New South Wales and Victoria

Details of the two separate surveys of the major disabilities of invalid pensioners in New South Wales and Victoria undertaken during 1970 by the then Department of Social Services are shown in Year Book No. 58, pages 415-16.

Morbidity survey of new invalid pensioners

A survey of the major causes of disabilities of new invalid pensioners was undertaken in Queensland, South Australia, Western Australia and Tasmania during the year 1972-73 by the then Department of Social Services. Details of new pension grants during the period July to December 1971, classified by age groups and major cause of disability, are shown in Year Book No. 59, page 419.

Survey of relative ages of married male age pensioners and their wives

The survey was undertaken in New South Wales and the Australian Capital Territory at 30 June 1973. Of the estimated 67,000 married male age pensioners, 28,200 (42.2 per cent) were in the age group 65-69 years, 21,500 (32.2 per cent) were in the age group 70-74 years, and 17,200 (25.7 per cent) were 75 years of age or over. About one third of the pensioner wives were less than 65 years of age.

RELATIVE AGES OF MARRIED MALE AGE PENSIONERS AND WIVES(a) NEW SOUTH WALES AND AUSTRALIAN CAPITAL TERRITORY 30 JUNE 1973

| <i>Age group of wife (years)</i> | <i>Estimated percentage distribution</i> | | | |
|--------------------------------------|--|-----------------|--------------------|-----------------|
| | <i>Age group of husband (years)</i> | | | |
| | <i>65-69</i> | <i>70-74</i> | <i>75 and over</i> | <i>Total</i> |
| | <i>per cent</i> | <i>per cent</i> | <i>per cent</i> | <i>per cent</i> |
| Under 50 | 1.5 | 0.6 | 0.3 | 0.9 |
| 50-54 | 4.0 | 1.8 | 0.6 | 2.4 |
| 55-59 | 13.0 | 5.3 | 1.9 | 7.7 |
| 60-64 | 38.3 | 16.5 | 5.8 | 22.9 |
| 65-69 | 34.9 | 37.9 | 14.4 | 30.6 |
| 70-74 | 6.9 | 30.7 | 28.4 | 20.1 |
| 75 and over | 1.4 | 7.2 | 48.6 | 15.4 |
| Total (percent) | 100.0 | 100.0 | 100.0 | 100.0 |
| Total (numbers) | 28,200 | 21,500 | 17,200 | 67,000 |

(a) Includes age, invalid and service pensioners, and women receiving a wife's pension.

Survey of age, invalid and widow pensioners

A survey of age, invalid and widow pensioners was carried out by the Australian Department of Social Security in New South Wales, Victoria and the Australian Capital Territory at 30 June 1973. The next two tables show the age and invalid pensioners classified by sex and category of pensioner and widow pensioners by class of widow and other selected characteristics, respectively.

**AGE AND INVALID PENSIONERS^(a) BY SELECTED CATEGORIES
ESTIMATED PERCENTAGE DISTRIBUTION: NEW SOUTH WALES, VICTORIA AND
THE AUSTRALIAN CAPITAL TERRITORY, 30 JUNE 1973**

| Category of pensioner | Age pensioners | | | Invalid pensioners | | |
|---|----------------|----------|----------|--------------------|----------|----------|
| | Males | Females | Persons | Males | Females | Persons |
| | per cent | per cent | per cent | per cent | per cent | per cent |
| 1. Standard rate— | | | | | | |
| Maximum rate | n.a. | n.a. | 48.55 | n.a. | n.a. | 61.60 |
| Reduced rate | n.a. | n.a. | 9.79 | n.a. | n.a. | 5.67 |
| Total | 10.45 | 47.89 | 58.34 | 32.36 | 34.91 | 67.27 |
| Married rate— | | | | | | |
| Maximum rate | n.a. | n.a. | 34.15 | n.a. | n.a. | 27.22 |
| Reduced rate | n.a. | n.a. | 7.50 | n.a. | n.a. | 5.51 |
| Total | 20.29 | 21.36 | 41.66 | 24.66 | 8.07 | 32.73 |
| All pensioners— | | | | | | |
| Maximum rate | n.a. | n.a. | 82.70 | n.a. | n.a. | 88.82 |
| Reduced rate | n.a. | n.a. | 17.30 | n.a. | n.a. | 11.18 |
| Total | 30.75 | 69.25 | 100.00 | 57.02 | 42.98 | 100.00 |
| 2. With supplementary assistance | 4.15 | 11.64 | 15.80 | 24.10 | 19.33 | 43.43 |
| Without supplementary assistance | 26.59 | 57.61 | 84.20 | 32.92 | 23.65 | 56.57 |
| Total | 30.75 | 69.25 | 100.00 | 57.02 | 42.98 | 100.00 |
| 3. With fringe benefits | 27.53 | 62.45 | 89.98 | 54.26 | 40.75 | 95.02 |
| Without fringe benefits | 3.22 | 6.80 | 10.02 | 2.75 | 2.23 | 4.98 |
| Total | 30.75 | 69.25 | 100.00 | 57.02 | 42.98 | 100.00 |
| 4. Home owners | 21.40 | 42.81 | 64.21 | 19.77 | 12.02 | 31.79 |
| Non home owners | 9.35 | 26.44 | 35.79 | 37.24 | 30.96 | 68.21 |
| Total | 30.75 | 69.25 | 100.00 | 57.02 | 42.98 | 100.00 |
| 5. Receiving age, or invalid pensions and war pension | 0.99 | 6.13 | 7.12 | 3.15 | 2.23 | 5.38 |
| Receiving age or invalid pension only | 29.76 | 63.13 | 92.88 | 53.87 | 40.75 | 94.62 |
| Total | 30.75 | 69.25 | 100.00 | 57.02 | 42.98 | 100.00 |
| Number of pensioners | 179,300 | 417,000 | 596,300 | 55,300 | 40,900 | 96,200 |

^(a) Excludes females in receipt of a wife's pension.

**SOCIAL SECURITY WIDOW PENSIONERS BY SELECTED
CATEGORIES: ESTIMATED PERCENTAGE DISTRIBUTION: NEW
SOUTH WALES, VICTORIA AND THE AUSTRALIAN CAPITAL
TERRITORY, 30 JUNE 1973**

| <i>Category of pensioner</i> | <i>Class A</i> | <i>Class B</i> | <i>Total(a)</i> |
|---|----------------|----------------|-----------------|
| | per cent | per cent | per cent |
| 1. Maximum rate | 80.30 | 85.57 | 82.68 |
| Reduced rate | 19.70 | 14.43 | 17.32 |
| <i>Total</i> | <i>100.00</i> | <i>100.00</i> | <i>100.00</i> |
| 2. With supplementary assistance | 31.46 | 20.22 | 26.38 |
| Without supplementary assistance | 68.54 | 79.78 | 73.62 |
| <i>Total</i> | <i>100.00</i> | <i>100.00</i> | <i>100.00</i> |
| 3. With fringe benefits | 90.32 | 92.78 | 91.43 |
| Without fringe benefits | 9.68 | 7.22 | 8.57 |
| <i>Total</i> | <i>100.00</i> | <i>100.00</i> | <i>100.00</i> |
| 4. Home owners | 37.66 | 49.81 | 43.15 |
| Non home owners | 62.34 | 50.19 | 56.85 |
| <i>Total</i> | <i>100.00</i> | <i>100.00</i> | <i>100.00</i> |
| 5. De jure widows | 42.22 | 80.53 | 59.54 |
| Divorcees | 13.48 | 9.30 | 11.59 |
| Deserted wives | 41.93 | 8.83 | 26.97 |
| Other | 2.36 | 1.34 | 1.90 |
| <i>Total</i> | <i>100.00</i> | <i>100.00</i> | <i>100.00</i> |
| 6. Class A: 1 child | 40.41 | .. | 40.41 |
| 2 children | 31.44 | .. | 31.44 |
| 3 children | 16.52 | .. | 16.52 |
| 4 or more children | 11.63 | .. | 11.63 |
| <i>Total</i> | <i>100.00</i> | <i>..</i> | <i>100.00</i> |
| 7. Receiving widow's pension and war pension | n.a. | n.a. | 4.51 |
| Receiving widow's pension only | n.a. | n.a. | 95.49 |
| <i>Total</i> | <i>..</i> | <i>..</i> | <i>100.00</i> |
| Number of widow pensioners | 37,200 | 30,400 | 67,500 |

(a) Excludes Class 'C' widows.

Survey of the characteristics of unemployment benefit recipients, 1 December 1973

The Australian Department of Social Security conducted a survey of characteristics of unemployment benefit recipients at 1 December 1973. At the date of the survey there were 30,536 recipients of unemployment benefit in Australia. The following table classifies the beneficiaries by selected characteristics and by duration of benefit.

UNEMPLOYMENT BENEFIT RECIPIENTS BY DURATION AND SELECTED CHARACTERISTICS; DECEMBER 1973
(Percentage distribution)

| | Duration of benefit | | Total |
|---|-----------------------|-------------------------|----------|
| | Six months or more | Less than six months | |
| Sex— | per cent | per cent | per cent |
| Male | 62.4 | 61.9 | 62.2 |
| Female | 37.6 | 38.1 | 37.8 |
| Total | 100.0 | 100.0 | 100.0 |
| Age group— | | | |
| 16-19 years | 25.2 | 39.7 | 36.9 |
| 20-29 years | 19.2 | 25.9 | 24.6 |
| 30-39 years | 10.1 | 10.1 | 10.1 |
| 40-49 years | 15.6 | 10.7 | 11.6 |
| 50-59 years | 19.3 | 9.6 | 11.4 |
| 60 years and over | 10.6 | 4.0 | 5.3 |
| Total | 100.0 | 100.0 | 100.0 |
| Marital status— | | | |
| Not married | 74.6 | 78.7 | 77.9 |
| Married | 25.4 | 21.3 | 22.1 |
| Total | 100.0 | 100.0 | 100.0 |
| Dependants— | | | |
| No dependants | 75.4 | 79.1 | 78.4 |
| Spouse only | 9.3 | 6.4 | 7.0 |
| Spouse and children | 15.1 | 14.2 | 14.4 |
| Children only | 0.2 | 0.2 | 0.2 |
| Total | 100.0 | 100.0 | 100.0 |
| Birthplace— | | | |
| Australian born | 78.0 | 80.5 | 80.1 |
| Indigenous persons | 5.0 | 5.5 | 5.4 |
| Not Australian born (British) | 4.5 | 6.1 | 5.6 |
| Not Australian born (other) | 12.6 | 7.9 | 8.3 |
| Total | 100.0 | 100.0 | 100.0 |
| Occupation— | | | |
| Rural, fishing, etc. | 3.0 | 3.3 | 3.3 |
| Professional, etc. | 1.5 | 3.7 | 3.3 |
| Administrative, etc. | 21.2 | 30.2 | 28.5 |
| Skilled manual workers | 3.3 | 6.5 | 5.9 |
| Manual workers, n.e.i. | 21.1 | 16.9 | 17.7 |
| Unskilled manual workers | 26.1 | 25.7 | 25.8 |
| Protective service | 0.4 | 0.1 | 0.2 |
| Other service (not private household) | 12.9 | 7.7 | 8.7 |
| Private domestic service | 10.5 | 6.0 | 6.8 |
| Total | 100.0 | 100.0 | 100.0 |
| Number of unemployment benefit recipients | 5,802 | 24,734 | 30,536 |

Social Welfare Commission

The Australian Government's Social Welfare Commission was formed early in 1973 and operates under the *Social Welfare Commission Act 1973*.

The functions of the Commission are to recommend priorities in the development of social welfare programs consistent with the development of a balanced and integrated national program of social welfare. An important responsibility of the Commission is to identify and report on community needs in the welfare field.

The Commission consists of 9 part-time members and 2 full-time members, and reports to the Minister for Social Security.

The Commission has published the following reports: the First Annual Report, Australian Assistance Plan Discussion Paper No. 1, the Australian Assistance Plan Progress Report and the Interim Report of the Committee of Inquiry into Aged Persons' Housing.

The Australian Assistance Plan is being administered during its initial phase by the Social Welfare Commission. The aim of the Plan is to integrate and improve welfare services through the combined efforts of Australian, State and local government agencies and voluntary organisations and local community effort. The main purpose of the Plan is to establish social planning units in each regional community so that responsibility for programs and policies may be transferred as far as possible to the community directly affected.

These projects are expected to provide useful information and to assist in the formation of Regional Councils for Social Development in all areas of Australia.

The Commission has established the following permanent standing committees: Inquiry into Aged Persons' Housing, Working Party on Social Welfare Manpower, Research Advisory Committee, Family and Child Welfare, Social Welfare of Aborigines, Social Welfare of Ethnic Minorities, Welfare of the Handicapped, Welfare of the Aged, Income Maintenance Systems and Housing and Urban Affairs.

While the Commission is not a funding body for general research projects, it will provide funds for research projects which come within its scope. A fellowship scheme has also been established to enable academics or experienced people to be attached to the Commission for brief periods and to carry out research or conduct studies in a relevant field.

The role of voluntary agencies in Australian social welfare

Voluntary agencies have played an important role in the provision of social welfare services in Australia since the earliest days of settlement. The oldest voluntary organisation in Australia is the Benevolent Society of New South Wales, founded in 1818, 'to relieve the poor, the distressed, the aged and the infirm'. During the 19th century voluntary agencies were active in all States providing homes for orphan and abandoned children; industrial schools for older boys and girls often rescued from total destitution in the streets; relief in food and clothing for widows, old people and families of the unemployed; hospitals for the sick poor; and institutions for the aged and invalid.

Although in this century the Australian and State Governments have taken over many tasks formerly carried out by voluntary agencies, this has not led to any diminution in voluntary activity. The voluntary sector is probably more active today than it has ever been, not only carrying out its traditional role, but in opening up new fields of activity.

In caring for the aged, voluntary agencies are co-operating with the Government in providing aged persons homes, retirement villages, hostels for the frail aged and nursing homes for the sick aged. In addition to the provision of residential care, voluntary agencies are increasingly offering service to the aged in their own homes to enable them to be independent as long as possible. Services include 'Meals on Wheels', home help, leisure programs in senior citizens centres, friendly visiting to the lonely aged and sheltered workshops to provide meaningful activity, and many similar services designed to enhance the well-being of the aged.

The same pattern of activity is seen in services for the mentally and physically handicapped. Voluntary agencies provide day and residential schools for handicapped children, sheltered workshops for those able to undertake some employment and hostels for the handicapped in both sheltered and open employment. Many organisations provide home visiting services and occupational therapy for the home-bound, special training centres for various forms of rehabilitation, and recreational programs for those unable to participate in general community activities. The handicapped field is also noted for its activities in bringing together self help groups of the handicapped and their families to promote the well being of the handicapped and to encourage study and research into both prevention and rehabilitation.

Besides the various forms of health services described above, many major hospitals are provided by the voluntary sector. Of the approved hospitals in Australia, almost 15 per cent are run by voluntary organisations. Such hospitals cover a wide range of needs and in addition provide nursing training which may ultimately be of service to the full range of hospitals and nursing homes.

Family and child welfare has long been an important area for voluntary activity. Children's homes provide for children deprived of normal home life because of serious problems within the family, in a wide variety of units ranging from the small family group home in an ordinary house in the suburbs, to the large unit of cottage homes grouped together. As with other services, recent years have shown a marked emphasis on preventive services through family welfare agencies and to greater use of substitute families in adoption and foster care programs.

Within the modern family welfare agency, assistance is given not only with money and food, as in the last century, but with marriage guidance, parental counselling and home-maker services, all designed to keep the family together as a unit. Other voluntary agencies run services for the single mother or provide day-care services to assist working mothers, in particular the one parent family or the family under special strain.

The well-being of Australian youth is also a matter of concern to the voluntary sector which runs youth activities of many varieties, offers adolescent counselling services and is showing a growing concern for the seriously emotionally disturbed and those becoming addicted to drugs.

As well as these general community services, special services for Aborigines have been a feature of voluntary activity. Formerly these were mainly concerned with the mission area but of late many agencies have been formed, often run wholly by Aborigines, to assist urban dwellers. Legal aid services, head start programs, nutrition programs and many others are now being made available through voluntary effort.

The care of immigrants is also a significant activity and again much of this work is now undertaken by settled immigrants in conjunction with longer established Australians.

Prisoners and ex-prisoners also receive their share of attention. Organisations exist to visit prisoners and assist their families. These will also assist prisoners on discharge, to re-settle in the community, either at home, in lodgings or in hostels provided by the agency. Other agencies concern themselves with alcoholics, homeless men and women and others temporarily destitute.

The list of activities by no means covers all the work done by the voluntary sector. New and experimental services such as Lifeline and Samaritans, drug contact centres, drop-in coffee houses, street workers for alienated youth and many others, are evidence of the continued ability of the voluntary sector of social welfare to develop and meet new social needs.

Another area of developing interest involves the participation of various kinds of citizen groups in social welfare services. These include Community Information Centres and Community Aid services largely manned by volunteers; groups of clients of social welfare services who provide both a service for their members and liaise with Departmental services on questions of the way service is offered to people in need; and Resident Action groups who are concerned to participate in any replanning of their neighbourhood. This area of citizen involvement can be expected to become more and more important over the next few years.

During 1973 and 1974 many new fields of activities opened up for voluntary groups. The Australian Assistance Plan (see page 447) is aiming to involve a wide range of community groups through Regional Councils of Social Development in the planning and development of local community services. Grants available from the Schools Commission to groups to provide programs for disadvantaged children, and from the Department of Recreation and Tourism to provide for voluntary activity by and for young people.

Studies of social needs and of the quality and the adequacy of present services are a continuing concern of the voluntary sector which has joined together with the statutory sector in Councils of Social Service at the State and the national level to promote the well-being of the deprived and disadvantaged sections of the community and the general social development of Australia.