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CHAPTER XVI

WELFARE SERVICES

§ 1. Introduction

This chapter relates to welfare services other than those concerned specifically with education, health and repatriation. The latter are dealt with, in the main, in the relevant chapters of this Year Book. Apart from a summary of government expenditure on welfare services and short descriptions of certain interstate organizations providing welfare services, the chapter is devoted to a description in some detail of the services provided by the Commonwealth. 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 Year Books or Statistical Registers of the States and the annual reports of the State departments concerned.

In addition, there are numerous services of this nature provided by charitable and other non-government institutions and organizations. There are institutions providing shelter and/or caring for needy, aged, infirm or handicapped persons, neglected children, destitute persons, wayward boys and girls, and the like. Many organizations, too, provide aid in kind (food, clothing, etc.), auxiliary medical and nursing services, and other assistance to relieve suffering and hardships. Considerable work is also done by such organizations in the rehabilitation or establishment in the community of various types of people, such as prisoners and migrants, and in the prevention and alleviation of cruelty and maltreatment of any sort. Comprehensive information regarding the activities of such organizations is not available.

Further information on subjects dealt with in this chapter may be found in the annual bulletins *Commonwealth Finance and State, Territory and Local Government Authorities' Finance and Government Securities*. Current and summarized information on Commonwealth social services is contained in the *Quarterly Summary of Australian Statistics* and the *Monthly Review of Business Statistics*.

§ 2. Expenditure on Welfare Services

NOTE.—Information concerning the cost of administering each Commonwealth benefit separately is not compiled. Particulars of Commonwealth capital expenditure on mental hospitals and the anti-tuberculosis campaign are given in Chapter XVIII. Public Health. For grants made to private organizations for the construction of homes for elderly people see § 3, para. 10. Particulars of the cost of administering the Department of Health and the Department of Social Services are given in Chapter XXII. Public Finance—Commonwealth Consolidated Revenue Fund Expenditure.

1. Commonwealth Expenditure on Welfare Services—The National Welfare Fund.—
 (i) *General.* The National Welfare Fund was established by the *National Welfare Fund Act 1943* to finance a scheme of national welfare and has operated from 1st July, 1943. At its commencement it was used to finance funeral benefits and maternity allowances, but other social and health benefits were made a charge on the fund from time to time and at present expenditure on all benefits except repatriation and a few minor social and health benefits is met from the fund. The fund is used only to finance the benefits themselves; it is not used to finance the cost of administering the benefits, or of capital works associated with the benefits.

For particulars of the income of the fund, see Chapter XXII, Public Finance—Commonwealth Consolidated Revenue Fund Expenditure.

(ii) *Expenditure from the National Welfare Fund, 1963–64.* The following table sets out expenditure from the fund during 1963–64.

COMMONWEALTH EXPENDITURE FROM NATIONAL WELFARE FUND
 ON SOCIAL AND HEALTH SERVICES, 1963–64

(£'000)

Service	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T. (a)	A.C.T. (a)	Abr- oad	Total
Social Services—										
Age and Invalid Pen- sions ..	79,058	50,118	31,775	18,060	13,686	6,171	474	401	197	199,940
Child Endowment ..	29,591	23,432	12,763	7,958	6,497	3,057	419	637	25	84,379
Commonwealth Re- habilitation Service	221	206	109	106	81	22	..	..	..	745
Funeral Benefits ..	163	105	61	36	28	12	..	1	..	406
Maternity Allowances	1,325	1,032	564	338	273	136	27	30	4	3,729
Unemployment Benef- its ..	2,542	1,375	1,347	376	701	375	2	11	..	5,729
Sickness Benefits ..	1,397	883	530	254	261	108	6	11	..	3,450
Special Benefits(b)	186	265	93	35	27	26	1	..	..	633
Widows' Pensions ..	7,836	5,158	3,425	1,942	1,557	734	55	54	23	20,784
National Health Ser- vices—										
Hospital Benefits ..	11,479	6,547	4,315	2,499	2,353	851	32	32	..	28,108
Medical Benefits ..	5,109	3,189	1,293	1,410	1,080	343	..	..	..	12,424
Medical Benefits for Pensioners ..	1,983	1,225	647	448	324	127	..	12	..	4,766
Milk for School Children ..	1,329	1,092	558	353	308	196	25	27	..	3,888
Pharmaceutical Benef- its ..	11,012	8,840	4,200	2,450	1,927	617	..	(e) 72	..	29,118
Pharmaceutical Benef- its for Pensioners	4,415	2,410	1,565	954	693	264	..	..	..	10,301
Tuberculosis Cam- paign—										
Allowances ..	277	188	184	64	45	39	..	..	..	797
Maintenance and surveys(d) ..	1,875	1,386	1,059	355	375	181	..	5	..	5,236
Miscellaneous(e) ..	53	69	134	7	14	32	31	(g) 552	..	892
Rental Losses(f) ..	..	..	23	..	..	..	..	..	..	23
Total ..	159,851	107,520	64,645	37,645	30,230	13,291	1,072	1,845	249	416,348

(a) Payments for some Health Services to residents of the Northern Territory and the Australian Capital Territory are included in the amounts shown for States. (b) Includes special benefits to migrants in reception and training centres. (c) Includes payments to the Royal Flying Doctor Service and Bush Nursing Centres. (d) Paid to State Governments as a contribution towards the cost of surveys and the maintenance of institutions for the treatment of tuberculosis. (e) This item covers the cost of the Commonwealth Health Laboratory Services, subsidies to home nursing services, the cost of radio-active isotopes provided under the National Health Act, and running expenses of the Blood Fractionation Plant. (f) Contributions to States, under Commonwealth and State Housing Agreement 1945, for losses on rental housing. (g) Includes running expenses of the Blood Fractionation Plant at the Commonwealth Serum Laboratories, £300,000, and Commonwealth Health Laboratories, £62,000; and subsidies to home nursing services, £186,000.

(iii) *Expenditure from the National Welfare Fund, 1959–60 to 1963–64.* Expenditure from the fund during each of the years 1959–60 to 1963–64, and the amount per head of population for each service during 1963–64, are shown in the following table.

COMMONWEALTH EXPENDITURE FROM NATIONAL WELFARE FUND
ON SOCIAL AND HEALTH SERVICES

Service	1959-60	1960-61	1961-62	1962-63	1963-64	
					Amount	Per head
	£'000	£'000	£'000	£'000	£'000	£
Social Services—						
Age and Invalid Pensions	147,005	157,926	180,245	187,754	199,940	18.13
Child Endowment(a)	62,532	74,303	66,378	67,710	84,379	7.65
Commonwealth Rehabilitation Service	681	693	723	698	745	0.07
Funeral Benefits	353	367	376	401	406	0.04
Maternity Allowances	3,652	3,898	3,908	3,781	3,729	0.34
Unemployment, Sickness and Special Benefits(b)	7,253	7,140	15,905	14,657	10,812	0.98
Widows' Pensions	12,137	13,468	15,094	15,677	20,784	1.88
National Health Services—						
Hospital Benefits	18,599	20,668	22,202	23,663	28,108	2.55
Medical Benefits	9,292	9,976	10,912	11,737	12,424	1.13
Medical Benefits for Pensioners	4,113	4,200	4,398	4,573	4,766	0.43
Milk for School Children	3,359	3,560	3,742	3,727	3,888	0.35
Pharmaceutical Benefits	20,761	20,543	26,092	28,522	29,118	2.64
Pharmaceutical Benefits for Pensioners	3,574	7,338	9,097	9,933	10,301	0.93
Tuberculosis Campaign—						
Allowances	1,026	947	873	803	797	0.07
Maintenance and Surveys(d)	4,337	4,179	4,333	4,874	5,236	0.47
Miscellaneous(e)	689	1,046	848	765	892	0.08
Rental Losses(f) .. .. .	..	352	65	19	23	..
Total	299,363	330,604	365,191	379,294	416,348	37.76

(a) See footnote (b) to table on p. 613.

For footnotes (b), (d), (e) and (f) see table on previous page.

2. 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 organization and accounting methods, the information shown for some classes 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, 1963-64

(£'000)

Particulars	N.S.W.	Vic.	Q'land	S. Aust.	W. Aust.	Tas.	Total
Relief of aged, indigent and infirm, child welfare, etc. ..	5,642	3,811	1,887	938	1,392	655	14,325
Miners' phthisis ..	38	37	..	..	33	..	108
Total	5,680	3,848	1,887	938	1,425	655	14,433

3. Aboriginal Welfare.—Expenditure out of Commonwealth and State Consolidated Revenue Funds specifically on Aboriginal welfare during the years 1959-60 to 1963-64 is shown in the following table. As with the table in the previous paragraph, the figures hereunder may be incomplete because separate particulars of some activities may not be available.

ABORIGINAL WELFARE: EXPENDITURE FROM CONSOLIDATED REVENUE FUNDS

(£)

Year	N.S.W.	Vic.	Q'land	S.Aust.	W.Aust.	N.T.	A.C.T.	Australia
1959-60 ..	239,541	25,000	695,773	357,169	636,224	979,984	5,102	2,938,793
1960-61 ..	250,658	25,000	770,013	428,021	762,294	965,227	5,485	3,206,698
1961-62 ..	280,838	50,000	803,529	524,038	1,300,443	1,011,983	4,372	3,975,203
1962-63 ..	344,545	60,000	805,136	512,552	1,658,862	1,297,387	5,340	4,683,822
1963-64 ..	302,700	60,000	852,500	606,084	774,854	1,522,608	5,423	4,124,169

§ 3. Commonwealth Social Services

1. **Introduction.**—(i) *General.* Under the provisions of section 51 of the Constitution, the Commonwealth 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:”.

The latter paragraph was inserted in the constitution after being accepted by the electors at a referendum on 28th September, 1946. The enabling Act was assented to on 19th December, 1946.

Before 1947, each social service benefit was paid under a separate Act. On 1st July, 1947, with the passage of the *Social Services Consolidation Act 1947*, all Acts providing social service benefits were amalgamated. This Act eliminated certain anomalies and obsolete provisions and changed the title “old-age pension” to “age pension”. The word “Consolidation” was dropped from the short title of the Act in 1954. The Act is at present styled the *Social Services Act 1947–1964*.

(ii) *Social Service Benefits Provided.* The social service benefits provided by the Commonwealth Government, and the date on which each came into operation, are:—

Age pension	1st July, 1909
Child endowment	1st July, 1941
Child endowment—student children	14th January, 1964
Commonwealth Rehabilitation Service	10th December, 1948
Funeral benefit	1st July, 1943
Invalid pension	15th December, 1910
Maternity allowance	10th October, 1912
Sickness benefit	1st July, 1945
Special benefit	1st July, 1945
Supplementary assistance (age, invalid and widow’s pensions)	15th October, 1958
Unemployment benefit	1st July, 1945
Widow’s pension	30th June, 1942
Widow’s pension—children’s allowances	2nd October, 1956
Wives’ and children’s allowances for pensioners who are invalids	8th July, 1943

2. **Age and Invalid Pensions.**—(i) *General.* Age pensions are payable to men, 65 years of age and over, and women, 60 years of age and over, who are British subjects and who have lived in Australia continuously for at least 10 years, which need not be immediately prior to the date of claim for a pension. If a person has completed five years but not 10 years continuous residence and has lived in Australia for periods which exceed a total of 10 years, the period of continuous residence otherwise required is reduced by the total of his periods of residence in Australia in excess of 10 years. Absence in a Territory of the Commonwealth, any periods of absence during which a person’s home remains in Australia, and absences in certain other circumstances, are counted as residence. Residence in New Zealand or the United Kingdom may be treated as residence in Australia.

Invalid pensions are payable to persons, 16 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 85 per cent., or permanently blind. If the incapacity or blindness first occurred outside Australia, except during a temporary absence, a period of 10 years’ continuous residence is necessary, but if a person has completed five years but not 10 years continuous residence and has lived in Australia for periods which exceed a total of 10 years, the period of continuous residence otherwise required is reduced by the total of his periods of residence in Australia in excess of 10 years. Residence in New Zealand or the United Kingdom may be treated as residence in Australia. Certain absences do not affect eligibility.

Aboriginals, other than those who are nomadic or primitive, are eligible for age and invalid pensions on the same conditions as other members of the community.

A pension is not payable to an alien.

(ii) *Current Rates of Pension.* The maximum standard rate was increased to £312 per annum (£6 a week) from 1st October, 1964. This is payable to a single, widowed, or divorced pensioner, or a married pensioner whose spouse is not receiving an age or invalid pension, a wife's allowance, an unemployment, sickness or special benefit, a tuberculosis allowance or a service pension. The maximum married rate was also increased from 1st October, 1964, and is £572 per annum (£11 a week) for a married couple, both pensioners, i.e., £286 per annum (£5 10s. a week) each. The married rate applies to a pensioner whose spouse is also receiving an age or invalid pension or whose spouse receives a wife's allowance, an unemployment, sickness or special benefit, a tuberculosis allowance or a service pension.

A wife's allowance may be granted, subject to the means test, to the non-pensioner wife of an invalid pensioner or a permanently incapacitated or blind age pensioner if she is not receiving an age or invalid pension, or a service pension under the *Repatriation Act 1920-1964* (see Chapter XXVIII. Repatriation). The maximum annual rate of a wife's allowance has been £156 per annum (£3 a week) since 3rd October, 1963. A child's allowance of £39 per annum (15s. a week), free of the means test, is payable for the first child under 16 years of an invalid pensioner, and the pension may also be increased by £39 per annum (15s. a week), subject to the means test, for each other child under 16 years.

Since 3rd October, 1963, eligibility for a child's allowance and the additional pension for children has been extended to include a child over 16 years until the end of the calendar year in which he reaches 18 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 10s. a week is available to pensioners receiving the maximum standard rate pension if they pay rent and are considered to depend entirely on the pension. At 30th June, 1964, 533,456 age pensioners (87 per cent. of all age pensioners) and 102,267 invalid pensioners (93 per cent. of all invalid pensioners) were receiving the maximum pension.

If the pensioner is an inmate of a benevolent home, the maximum payable to him is £2 2s. a week if he is eligible for the standard rate pension, or £1 19s. a week otherwise. The rest is paid to the home for his maintenance. The balance is not paid to the home if the pensioner is in an infirmary ward, as payments under the Commonwealth Hospital Benefits Scheme are made in that case.

(iii) *Means Test.* Age and invalid pensions (other than invalid pensions paid to blind persons) and allowances paid to wives of invalid pensioners (but not a child's allowance of 15s. a week) are subject to a means test which applies to income and property. From March, 1961, the means tests previously applied separately on income and property were merged into one composite means test. The rate of pension payable depends on the claimant's *means as assessed*. These consist of his annual rate of income plus a property component equal to £1 for each complete £10 of his net property above £200. A person's *means as assessed* may consist entirely of income, entirely of the property component, or of various combinations of income and property component. The pension payable is calculated by deducting from the applicable maximum annual rate of pension the amount by which *means as assessed* exceed £182. Where the standard rate applies, no pension is payable where the value of property is £5,140 or more. Where the married rate applies, no pension is payable where the value of property is £4,880 or more. The wife's allowance is affected by income and property on the same basis as the pension, i.e., it is reduced by the amount of *means as assessed* over £182.

Certain types of income are excepted. The main exceptions are:—income from property; gifts or allowances from children, parents, brothers, or sisters; benefits (other than annuities) from friendly societies; child endowment or other payments for children; Commonwealth health benefits and amounts received from registered benefit organizations.

Certain types of property are disregarded. They include the permanent home of the pensioner, his furniture and personal effects, the surrender value (up to £750) of life insurance policies, the capital value of annuities or contingent interests, and the value of any 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.

(iv) *Rates of Pension since 1909.* The following statement shows the rates of pension at 1st July, 1909, and the rates as they have been varied since that date, subject in all cases to income and property qualifications.

MAXIMUM RATES OF PENSION PAYABLE(a)

Date from which operative	Maximum pension payable		Limit of income (including pension) per annum	Date from which operative	Maximum pension payable		Limit of income (including pension) per annum
	Per week	Per annum			Per week	Per annum	
1st July, 1909 ..	<i>s.</i> 10	<i>d.</i> 0	£ 26 0	5th July, 1945 ..	<i>s.</i> 32	<i>d.</i> 6	£ 84 10
12th October, 1916 ..	12	6	32 10	13th August, 1946 ..	32	6	84 10
1st January, 1920 ..	15	0	39 0	3rd July, 1947 ..	37	6	97 10
13th September, 1923 ..	17	6	45 10	21st October, 1948 ..	42	6	110 10
8th October, 1925 ..	20	0	52 0	2nd November, 1950 ..	50	0	130 0
23rd July, 1931 ..	17	6	45 10	1st November, 1951 ..	60	0	156 0
13th October, 1932(b) ..	15	0	39 0	2nd October, 1952 ..	67	6	175 10
26th October, 1933 ..	17	6	45 10	29th October, 1953 ..	70	0	182 0
4th July, 1935(c) ..	18	0	46 16	14th October, 1954 ..	70	0	182 0
24th September, 1936 ..	19	0	49 8	27th October, 1955 ..	80	0	208 0
9th September, 1937 ..	20	0	52 0	24th October, 1957 ..	87	6	227 10
26th December, 1940 ..	21	0	54 12	8th October, 1959 ..	95	0	247 0
3rd April, 1941(c) ..	21	6	55 18	6th October, 1960 ..	100	0	260 0
11th December, 1941 ..	23	6	61 2	5th October, 1961 ..	105	0	273 0
2nd April, 1942(c) ..	24	0	62 8	14th November, 1963—			
2nd April, 1942(d) ..	25	0	65 0	Standard rate ..	115	0	299 0
1st October, 1942(c) ..	25	6	66 6	Married rate ..	105	0	273 0
7th January, 1943(c) ..	26	0	67 12	1st October, 1964—			
1st April, 1943(c) ..	26	6	68 18	Standard rate ..	120	0	312 0
19th August, 1943(c) ..	27	0	70 4	Married rate ..	110	0	286 0

(a) Excludes amounts payable for wives and children of invalid pensioners and supplementary assistance.

(b) Additional pension of £6 10s. per annum (2s. 6d. a week) was payable to a pensioner with no income. Pensioners with income of less than 2s. 6d. a week were paid additional pension of 2s. 6d. less the amount of income.

(c) Variation according to change in retail price index number.

(d) Increase paid on 9th July, 1942, retrospective to 2nd April, 1942.

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

(v) *Number and Characteristics of Pensioners, 1963–64.* The number of age pensioners at 30th June, 1964, was 615,186 of whom 186,338 (30 per cent.) were males and 428,848 (70 per cent.) were females. This was an increase of 7,836 for the year.

The number of invalid pensioners at 30th June, 1964, was 109,725 of whom 59,850 (55 per cent.) were males and 49,875 (45 per cent.) were females.

The following table shows the number of pensions in force at 30th June, 1964, in each State and Territory.

AGE AND INVALID PENSIONS, 30th JUNE, 1964

Particulars	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
Age pensions in force—									
Males	71,914	45,983	32,432	16,888	12,467	5,779	598	277	186,338
Females	165,076	113,675	65,976	40,392	29,352	13,024	657	696	428,848
Persons	236,990	159,658	98,408	57,280	41,819	18,803	1,255	973	615,186
Invalid pensions in force—									
Males	25,032	13,725	9,538	4,519	4,719	1,966	244	107	59,850
Females	22,232	11,237	7,355	3,774	3,587	1,397	153	140	49,875
Persons	47,264	24,962	16,893	8,293	8,306	3,363	397	247	109,725

The number of age and invalid pension claims granted during 1963–64 are shown in the following table, classified according to the sex and conjugal condition of the pensioner.

SEX AND CONJUGAL CONDITION OF NEW PENSIONERS, 1963-64

Conjugal condition	Age pensioners			Invalid pensioners			Total
	Males	Females	Persons	Males	Females	Persons	
Single	3,071	5,349	8,420	4,268	3,566	7,834	16,254
Married	13,460	17,835	31,295	6,599	2,527	9,126	40,421
Widowed	2,629	9,563	12,192	625	762	1,387	13,579
Divorced	308	735	1,043	366	354	720	1,763
Total	19,468	33,482	52,950	11,858	7,209	19,067	72,017

The average age of new age pensioners was 69 years for men and 66 years for women. The ages of new invalid pensioners are shown in the following table.

INVALID PENSIONS: AGES OF NEW PENSIONERS, 1963-64

Particulars	16-19 years	20-44 years	45-59 years	60-64 years	65 years and over	Total
Number	1,863	3,456	8,960	4,303	485	19,067
Per cent.	10	18	47	23	2	100

(vi) *Pensioners, 1959-60 to 1963-64.* The following table gives details of age and invalid pensions for the years 1959-60 to 1963-64.

AGE AND INVALID PENSIONS: SUMMARY, AUSTRALIA

Year	Pensioners at 30th June				Total payments during year (b)	Average weekly pension as at 30th June		
	Age		Invalid	Total		Age	Invalid	Age and invalid combined
	Number	Rate (a)						
1960	(c) 538,022	501	(c) 80,816	No. 618,838	£'000 147,005	s. d. 90 3	s. d. 94 8	s. d. 90 10
1961	562,790	510	88,642	651,432	157,926	97 10	100 6	98 2
1962	594,012	529	97,246	691,258	180,245	101 11	105 3	102 5
1963	607,350	534	104,038	711,388	187,754	101 7	105 3	102 2
1964	615,186	533	109,725	724,911	199,940	107 1	112 7	107 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) Year ended 30th June. Includes allowances and supplementary assistance. (c) During 1959-60, 9,906 invalid pensioners in Victoria, Queensland and Western Australia were transferred to their correct designation of age pensioners.

The sum paid in age and invalid pensions in 1963-64, including the amount paid to homes for the maintenance of pensioners and allowances to wives of invalid pensioners, represented an expenditure of £18.1 per head of population, compared with £17.4 in 1962-63.

3. *Child Endowment.*—(i) *General.* A person who is resident in Australia and has the custody, care, and control of one or more children under the age of 16 years or of a student child over 16 but under 21 years, or an approved institution of which children are inmates, is qualified to receive an endowment in respect of each such child. 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 Services 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. Endowment is payable to Aborigines unless they are nomadic or primitive.

(ii) *Rates of Endowment.* From 1st July, 1941, the rate of endowment was 5s. a week for each child under 16 in excess of one in a family, and for each child under 16 in an approved institution. The rate was increased to 7s. 6d. a week in June, 1945, and to 10s. a week in November, 1948. From June, 1950, 5s. a week has been paid for the first child under 16 in a family, 10s. a week for each other child under 16 in a family, and 10s. a week for each child under 16 in an institution.

Since January, 1964, the rate has been increased to 15s. a week for the third and subsequent children under 16 years in families, and that amount is also paid, under the provisions of the *Social Services Act 1964*, for full-time students between 16 and 21 years. 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.

(iii) *Number of Claims and Endowed Children, 30th June, 1964.* (a) *Children under 16 years.* The number of families receiving child endowment at 30th June, 1964, in respect of children under 16 years was 1,555,630, an increase of 20,242 or 1.3 per cent. during the year. The following table shows, for each State and Territory, the number of claims for child endowment in force and the number of endowed children under 16 years at 30th June, 1964.

**CHILD ENDOWMENT: CLAIMS AND ENDOWED CHILDREN
UNDER 16 YEARS, 30th JUNE, 1964**

State or Territory	Family groups			Institutions		Total endowed children under 16 years
	Claims in force	Endowed children under 16 years		Number	Endowed child inmates under 16 years	
		Number	Average number per claim			
New South Wales	572,377	1,237,215	2.16	142	6,937	1,244,152
Victoria ..	428,260	951,375	2.22	121	5,257	956,632
Queensland ..	219,068	520,323	2.38	59	2,770	523,093
South Australia ..	149,449	335,838	2.25	57	1,738	337,576
Western Australia	115,645	272,356	2.36	69	3,554	275,910
Tasmania ..	53,042	126,413	2.38	19	483	126,896
Northern Territory	5,991	13,766	2.30	35	5,368	19,134
Australian Capital Territory ..	11,546	26,202	2.27	..	..	26,202
Abroad ..	252	520	2.06	..	..	520
Total ..	1,555,630	3,484,008	2.24	502	26,107	3,510,115

The following table shows, as at 30th June, 1964, the number of claims in force and the number of endowed children under 16 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 under the custody, care and control of the claimant.

**CHILD ENDOWMENT: ENDOWED CHILDREN UNDER 16 YEARS
IN FAMILY GROUPS, 30th JUNE, 1964**

Number of endowed children under 16 years in family group		Claims in force	Endowed children under 16 years	Number of endowed children under 16 years in family group		Claims in force	Endowed children under 16 years
1	.. ..	533,964	533,964	9	.. ..	1,441	12,969
2	.. ..	499,524	999,048	10	.. ..	602	6,020
3	.. ..	291,241	873,723	11	.. ..	186	2,046
4	.. ..	139,099	556,396	12	.. ..	58	696
5	.. ..	54,584	272,920	13	.. ..	13	169
6	.. ..	22,211	133,266	14 and over	..	7	105
7	.. ..	8,914	62,398				
8	.. ..	3,786	30,288	Total	..	1,555,630	3,484,008

(b) *Student children 16 to 21 years.* The number of families receiving endowment at 30th June, 1964, in respect of student children 16 to 21 years was 113,062. The following table shows, for each State and Territory, the number of claims for student endowment in force and the number of endowed student children at 30th June, 1964.

**CHILD ENDOWMENT: CLAIMS AND ENDOWED STUDENT CHILDREN,
30th JUNE, 1964**

State or Territory	Family groups			Institutions		Total endowed student children
	Claims in force	Endowed student children		Number	Endowed student child inmates	
		Number	Average number per claim			
New South Wales	34,793	36,900	1.06	12	50	36,950
Victoria	40,164	43,263	1.08	22	123	43,386
Queensland	14,390	15,440	1.07	..	..	15,440
South Australia	12,401	13,121	1.06	..	..	13,121
Western Australia	7,386	7,809	1.06	16	56	7,865
Tasmania	2,871	3,020	1.05	3	6	3,026
Northern Territory	177	184	1.04	..	..	184
Australian Capital Territory	864	941	1.09	..	..	941
Abroad	16	19	1.19	..	..	19
Total	113,062	120,697	1.07	53	235	120,932

The following table shows the number of student endowments in force under family groups of children at 30th June, 1964.

**CHILD ENDOWMENT: ENDOWED STUDENT CHILDREN IN
FAMILY GROUPS, 30th JUNE, 1964**

Number of endowed student children in family groups		Claims in force	Endowed student children	Number of endowed student children in family groups		Claims in force	Endowed student children
1	.. ..	105,734	105,734	4	.. ..	12	48
2	.. ..	7,035	14,070	5	.. ..	1	5
3	.. ..	280	840	Total	..	113,062	120,697

(iv) *Liability and Expenditure, 1963-64. (a) Children under 16 years.* The following table shows the annual liability for child endowment at 30th June, 1964, in respect of children under 16 years and the actual expenditure thereon for the year 1963-64 in each State and Territory.

**CHILD ENDOWMENT: CHILDREN UNDER 16 YEARS,
LIABILITY AND EXPENDITURE, 1963-64
(£)**

State or Territory	Annual liability at 30th June, 1964(a)			Total payments to endowees and institutions during 1963-64 (b)
	Family groups	Institutions	Total	
New South Wales	28,656,680	270,543	28,927,223	29,002,721
Victoria	22,301,942	205,023	22,506,965	22,720,603
Queensland	12,652,744	108,030	12,760,774	12,519,962
South Australia	7,921,264	67,782	7,989,046	7,763,016
Western Australia	6,569,030	138,606	6,707,636	6,372,853
Tasmania	3,081,663	18,837	3,100,500	3,011,166
Northern Territory	331,955	209,352	541,307	416,472
Australian Capital Territory	621,348	..	621,348	618,037
Abroad	11,648	..	11,648	24,576
Total	82,148,274	1,018,173	83,166,447	82,449,406

(a) Rate of endowment for third and subsequent children increased from January, 1964. (b) Expenditure for this year includes five twelve-weekly payments instead of the usual four twelve-weekly payments for the endowments paid to the credit of bank accounts.

(b) *Student children 16 to 21 years.* The following table shows the annual liability for endowment at 30th June, 1964, in respect of student children 16 to 21 years, and the actual expenditure thereon in each State and Territory since 14th January, 1964, when eligibility for student endowment commenced.

**CHILD ENDOWMENT: STUDENT CHILDREN, LIABILITY AND
EXPENDITURE, 1963-64
(£)**

State or Territory	Annual liability at 30th June, 1964			Total payments to endowees and institutions during period 14th January, 1964 to 30th June, 1964
	Family groups	Institutions	Total	
New South Wales	1,439,100	1,950	1,441,050	587,746
Victoria	1,687,257	4,797	1,692,054	711,697
Queensland	602,160	..	602,160	243,171
South Australia	511,719	..	511,719	194,875
Western Australia	304,551	2,184	306,735	124,185
Tasmania	117,780	234	118,014	45,573
Northern Territory	7,176	..	7,176	2,679
Australian Capital Territory	36,699	..	36,699	19,538
Abroad	741	..	741	304
Total	4,707,183	9,165	4,716,348	1,929,768

(v) *Child Endowment, 1959-60 to 1963-64.* The following table shows, for Australia, the number of claims, the number of all endowed children and the annual liability at 30th June for each of the years from 1960 to 1964 and the actual expenditure for the years 1959-60 to 1963-64.

CHILD ENDOWMENT: SUMMARY, AUSTRALIA

At 30th June—	Family group claims in force (a)	Institutions	Endowed children	Annual liability for endowment (b)	Total payments (b)(c)
				£	£
1960	1,476,835	443	3,252,413	65,363,883	62,531,977
1961	1,501,180	465	3,340,302	67,332,512	(d) 74,302,614
1962	1,523,074	479	3,420,134	69,123,522	66,377,628
1963	1,535,388	497	3,457,620	69,938,076	67,710,463
1964	1,555,630	502	(e)3,631,047	e 87,882,795	ef 84,379,174

(a) In respect of family groups containing endowed children under 16 years of age. (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) Year ended 30th June. (d) Endowment payable on 4th July, 1961, to the credit of bank accounts and in cash at post offices was brought to account in 1960-61. (e) Includes student children. (f) Expenditure for this year includes five twelve-weekly payments.

4. Commonwealth Rehabilitation Service.—(i) *General.* The Commonwealth Rehabilitation Service has been 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 and there are reasonable prospects of his engaging in a suitable vocation within three years after the commencement of treatment or training.

The service is available to invalid and widow pensioners, persons receiving unemployment, sickness or special benefits, persons receiving tuberculosis allowances, and persons aged 14 or 15 who, without treatment and training, would be likely to qualify for an invalid pension on reaching the age of 16 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 £1 10s. a week, is paid instead. With an invalid pensioner, or a sickness, unemployment or special beneficiary, this is equivalent to and calculated in the same manner as an invalid pension. In the case of a widow pensioner, 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 connexion with treatment, training or attendance for an interview or for medical examination may also be paid. A person receiving treatment or training may be provided, free of charge, with necessary artificial replacements, surgical aids and appliances. He may also be provided with books, equipment and tools of trade, costing up to £40. If these are retained by him, he is required to pay the cost, but payments may be made by small instalments after he has commenced employment.

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.

Disabled persons who cannot qualify for the free service may pay for rehabilitation themselves, or they may be sponsored by government or private organizations. Rehabilitation allowances, training allowances, living-away-from-home allowances and other allowances are not payable in these cases. Books, tools, etc., are available on a repayment basis.

(ii) *Numbers dealt with by the Service, 1963-64.* The numbers of persons receiving benefits who were examined, accepted, trained and placed in employment during the year 1963-64 are shown in the following table.

COMMONWEALTH REHABILITATION SERVICE: AUSTRALIA, 1963-64

Type	Examined	Accepted	Completed training	Placed in employment	
				After training	Without training
Invalid pensioners	7,190	301	86	80	105
Widow pensioners	16	4	..	..	1
Unemployment and sickness beneficiaries	9,913	1,100	197	157	764
Special beneficiaries	4	2	..	..	1
Recipients of tuberculosis allowance	88	60	24	30	23
Persons aged 14-15 years ..	182	82	24	20	55
Persons provided with rehabilitation on payment of the cost by another authority	117	86	..	..	63
Total	17,510	1,635	331	287	1,012

There were 1,635 persons accepted during the year, 82 more than during the previous year. Of those, 69 per cent. were under 40 years of age. The average number receiving rehabilitation training during the year was 1,130.

5. **Funeral Benefits.**—(i) *General.* A funeral benefit of up to £10 is payable to the person who has paid, or is liable to pay, the cost of the funeral of an age or invalid pensioner or of a claimant who, but for his death, would have been granted an age or invalid pension, or of a person who at the time of his death was receiving, or was a claimant for, a tuberculosis allowance, if he would otherwise have been qualified to receive an age or invalid pension. Where the cost of the funeral has been partly met by payment from a contributory funeral benefit fund of an organization other than a friendly society, funeral benefit is payable to the extent of the amount (not above £10) by which the cost of the funeral exceeded the amount paid from the fund.

(ii) *Number of Benefits, 1959-60 to 1963-64.* The following table shows the number of funeral benefits which were granted in each State and Territory in the years 1959-60 to 1963-64.

FUNERAL BENEFITS GRANTED: AUSTRALIA

State or Territory	1959-60	1960-61	1961-62	1962-63	1963-64
New South Wales	14,764	15,019	15,228	16,365	16,680
Victoria	9,069	9,200	9,702	10,861	10,594
Queensland	4,891	5,523	6,000	5,952	6,176
South Australia	3,141	3,192	3,103	3,595	3,618
Western Australia	2,448	2,654	2,605	2,589	2,749
Tasmania	1,100	1,100	1,174	1,183	1,242
Northern Territory	3	7	11	5	14
Australian Capital Territory ..	49	54	66	74	73
Abroad .. ..	..	..	..	..	2
Total	35,465	36,749	37,889	40,624	41,148

6. **Maternity Allowances.**—(i) *General.* 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 Commonwealth hospital benefits scheme. They are not subject to a means test.

A maternity allowance is payable to a woman who, at the date of giving birth to a child, is residing in Australia, is temporarily abroad, or is on board a ship proceeding from a port in Australia or an Australian Territory to another port in Australia or another Australian Territory, or on board a ship proceeding to Australia, provided she receives no maternity benefit from the country from which she came. 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. Aboriginals, other than those who are nomadic or primitive, are eligible for maternity allowances on the same conditions as other members of the community.

(ii) *Rates of Allowance.* The allowance is £15 if the mother has no other children, £16 if she has one or two children under 16, and £17 10s. if she has three or more other children under 16. The amount is increased by £5 for each additional child born at a birth. An advance payment of £10 may be made four weeks before the expected date of birth. The balance is payable immediately after the birth. 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 5½ months.

(iii) *Claims Paid, 1963-64.* The following table shows the number of claims paid in each State and Territory at the several rates of maternity allowances during the year 1963-64.

MATERNITY ALLOWANCES: CLAIMS PAID AT EACH RATE, 1963-64
(Number)

State or Territory	Single births			Multiple births						Total claims paid
	£15	£16	£17 10s.	Twins			Triplets			
				£20	£21	£22 10s.	£25	£26	£27 10s.	
New South Wales	27,167	38,714	16,537	550	402	200	3	3	4	83,580
Victoria ..	20,853	29,366	13,460	201	351	199	2	4	2	64,438
Queensland ..	10,206	15,353	9,014	92	167	132	..	1	1	34,966
South Australia ..	6,812	9,735	4,317	67	103	60	..	2	..	21,096
Western Australia	5,275	7,852	3,680	48	87	45	..	1	..	16,988
Tasmania ..	2,547	3,717	2,079	15	42	37	..	..	..	8,437
Northern Territory	567	614	467	3	8	4	..	..	..	1,663
Australian Capital Territory ..	620	992	383	3	11	4	..	..	..	2,013
Abroad ..	102	140	26	..	1	1	..	..	..	270
Total ..	74,149	106,483	49,963	979	1,172	682	5	11	7	233,451

(iv) *Number of Claims Paid, and Amounts Paid, 1959-60 to 1963-64.* The following table shows the number of maternity allowance claims paid in each State and Territory during the years 1959-60 to 1963-64.

MATERNITY ALLOWANCES: NUMBER OF CLAIMS PAID

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Abroad	Total
1959-60..	81,241	62,853	35,515	21,443	17,012	8,985	767	1,311	262	229,389
1960-61..	85,751	66,511	35,587	21,774	17,648	9,077	1,215	1,511	310	239,384
1961-62..	87,659	65,847	36,339	21,328	17,366	8,942	1,398	1,662	300	240,841
1962-63..	82,700	66,021	35,659	21,357	17,152	8,560	1,516	1,789	310	235,064
1963-64..	83,580	64,438	34,966	21,096	16,988	8,437	1,663	2,013	270	233,451

The following table gives details of the amounts paid in each State and Territory for the years 1959-60 to 1963-64.

MATERNITY ALLOWANCES: AMOUNT PAID
(£'000)

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Abroad	Total
1959-60	1,277	1,008	575	337	275	143	12	21	4	3,652
1960-61	1,399	1,069	590	359	284	148	20	24	5	3,898
1961-62	1,442	1,057	589	344	279	145	23	24	5	3,908
1962-63	1,332	1,059	576	343	276	138	24	28	5	3,781
1963-64	1,325	1,032	564	338	273	136	27	30	4	3,729

7. **Unemployment, Sickness and Special Benefits.**—(i) *General.* Unemployment and sickness benefits are paid to men over 16 and under 65 years of age, and women over 16 and under 60 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. A person receiving an age, invalid or widow's pension, or a service pension (as distinct from a war pension) under the *Repatriation Act 1920-1964*, or a tuberculosis allowance, is ineligible to receive a benefit.

To qualify for an unemployment benefit, a person must establish that he is unemployed and that his unemployment is not due to his being a direct participant in a strike, that he is capable and willing to undertake suitable work, and that he has taken reasonable steps to obtain such work. Registration with the local Commonwealth District Employment Office is necessary.

To qualify for a sickness benefit, 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. In exceptional cases a married woman may qualify for unemployment benefit in her own right.

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 or a service pension, if, because of age, physical or mental disability or domestic circumstances, or for any other reason, he is unable to earn a sufficient livelihood for himself and his dependants. Recipients of special benefits include, among others, persons caring for invalid parents, deserted wives, and naturalized persons ineligible for age, invalid or widows' pensions.

Special benefits are also paid to migrants who are in reception centres and are 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.

Aboriginals, other than those who are nomadic or primitive, are eligible for these benefits on the same conditions as other members of the community.

(ii) *Rates of Benefit.* The maximum weekly rates of benefit payable and permissible income in respect of benefit periods which commenced on or after 1st March, 1962, are as follows.

Age and marital status of claimant	Maximum weekly rate	Permissible weekly income
	£ s. d.	£ s. d.
Unmarried person under 18 years of age	1 15 0	1 0 0
Unmarried person 18 to 20 years of age	2 7 6	1 0 0
All others	4 2 6	2 0 0

An additional benefit of £3 a week may be paid for a dependent spouse and 15s. a week for each dependent child under 16 years of age if resident in Australia. Additional benefit, at the same rate as that for a dependent spouse, may be paid where a woman is keeping house for a claimant who has one or more children under 16 years of age in his care. It may be granted only if no such benefit is payable for his wife and the housekeeper is substantially dependent on him but not employed by him.

The weekly rate of benefit is reduced by the amount by which a beneficiary's other income exceeds the amount shown in the relevant line of the final column in the preceding table. 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, Commonwealth hospital and pharmaceutical benefits, a tuberculosis allowance, or an amount paid in reimbursement of medical, dental or similar expenses. There is no means test on property.

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 for which unemployment or sickness benefit is not payable.

(iii) *Benefits, 1963-64.* The following table shows the number admitted to unemployment, sickness, and special benefit during 1963-64, the number of persons on benefit at 30th June, 1964, and the amount paid for each benefit during 1963-64.

UNEMPLOYMENT, SICKNESS AND SPECIAL BENEFITS, 1963-64

Particulars	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
Number admitted to benefit—									
Unemployment—									
Males ..	31,405	15,225	25,437	4,600	10,159	4,467	104	252	91,649
Females ..	17,727	7,408	11,053	4,407	4,812	2,253	28	163	47,851
Persons ..	49,132	22,633	36,490	9,007	14,971	6,720	132	415	139,500
Sickness—									
Males ..	19,476	11,565	9,153	4,147	4,687	1,658	113	138	50,937
Females ..	7,154	4,995	2,980	1,406	1,440	509	27	55	18,566
Persons ..	26,630	16,560	12,133	5,553	6,127	2,167	140	193	69,503
Special—									
Ordinary—									
Males ..	465	535	439	109	53	53	11	..	1,665
Females ..	480	1,670	245	73	48	82	2	2	2,602
Persons ..	945	2,205	684	182	101	135	13	2	4,267
Migrants—									
Persons ..	351	2,768	12	159	45	..	..	..	3,335
Total—									
Males(a) ..	51,346	27,325	35,029	8,856	14,899	6,178	228	390	144,251
Females(a) ..	25,361	14,073	14,278	5,886	6,300	2,844	57	220	69,019
Persons(b) ..	77,058	44,166	49,319	14,901	21,244	9,022	285	610	216,605
Persons on benefit at end of year—									
Unemployment—									
Males ..	3,258	2,019	1,454	458	1,360	905	4	20	9,478
Females ..	3,593	1,361	1,349	809	1,007	494	2	36	8,651
Persons ..	6,851	3,380	2,803	1,267	2,367	1,399	6	56	18,129
Sickness—									
Males ..	3,034	1,838	1,178	519	623	198	12	29	7,431
Females ..	1,331	969	466	242	236	91	2	8	3,345
Persons ..	4,365	2,807	1,644	761	859	289	14	37	10,776
Special—									
Ordinary—									
Males ..	178	138	91	46	26	25	5	..	509
Females ..	530	962	286	97	86	104	1	2	2,068
Persons ..	708	1,100	377	143	112	129	6	2	2,577
Migrants—									
Persons ..	7	86	..	12	..	..	..	..	105
Total—									
Males(a) ..	6,470	3,995	2,723	1,023	2,009	1,128	21	49	17,418
Females(a) ..	5,454	3,292	2,101	1,148	1,329	689	5	46	14,064
Persons(b) ..	11,931	7,373	4,824	2,183	3,338	1,817	26	95	31,587
Benefits paid—									
Unemployment £	2,542,013	1,374,817	1,347,109	375,536	701,475	375,123	1,926	11,037	6,729,036
Sickness £	1,397,131	883,122	530,218	254,141	261,005	107,545	6,197	11,320	3,450,679
Special(b) £	185,540	265,343	93,065	34,725	26,763	26,001	991	346	632,774
Total Benefits Paid(b) £	4,124,684	2,523,282	1,970,392	664,402	989,243	508,669	9,114	22,703	10,812,489

(a) Excludes migrants in reception centres.

(b) Includes migrants in reception centres.

(iv) *Benefits, 1959-60 to 1963-64.* The following table shows the number of persons who were admitted to benefit, the average number receiving benefit at the end of each week and the amount paid for each benefit during each of the years 1959-60 to 1963-64.

**UNEMPLOYMENT, SICKNESS AND SPECIAL BENEFITS: SUMMARY,
AUSTRALIA**

Year	Number admitted to benefit			Average number of persons on benefit at end of each week			Amount paid in benefits		
	Un-employment	Sick-ness	Special (a)	Un-employment	Sick-ness	Special (a)	Un-employment	Sick-ness	Special (b)
							£	£	£
1959-60 ..	108,224	59,159	14,590	21,374	8,755	2,650	4,504,504	2,238,281	510,163
1960-61 ..	161,113	58,184	14,001	21,569	8,513	2,829	4,468,532	2,151,479	519,907
1961-62 ..	278,936	63,586	7,466	52,950	9,286	2,867	12,636,766	2,664,322	603,191
1962-63 ..	200,982	66,402	8,227	39,706	10,514	2,647	10,650,628	3,375,235	631,592
1963-64 ..	139,500	69,303	7,602	25,925	10,994	2,684	6,729,036	3,450,679	632,774

(a) Includes migrants in reception and training centres.

(b) Includes payments to migrants in reception and training centres.

8. *Widows' Pensions.*—(i) *Rates and Conditions.* Widows' pensions are payable according to the following classes. The rates shown have been in operation since October, 1964.

Class "A". A widow who has the custody, care and control of one or more children under the age of 16 years—£416 per annum (£8 a week). This includes the standard rate pension at £312 per annum (£6 a week) and a mother's allowance of £104 per annum (£2 a week). In addition, a flat rate allowance of £39 per annum (15s. a week) for one child and, subject to the means test, extra pension of £39 per annum (15s. a week) for each other child under sixteen years are payable. Payment may be made for a child over sixteen years until the end of the calendar year in which he reaches eighteen years, if he 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 children under 16 years of age, or eligible full-time student children, in her custody, care and control, and who is not less than 50 years of age or who, after having attained the age of 45 years, ceased to receive a Class "A" widows' pension because she no longer had the custody, care and control of a child—£279 10s. per annum (£5 7s. 6d. a week).

Class "C". A widow who is under 50 years of age and has no children under the age of 16 years, or eligible full-time student children, in her custody, care and control, but is in necessitous circumstances within the 26 weeks after the death of her husband—£5 7s. 6d. a week for not more than 26 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 £26 per annum (10s. a week) if they pay rent and are considered to be dependent entirely on their pensions.

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.

The residential qualification is five years' continuous residence in Australia immediately prior to the date of lodgment of the claim, but this period may be reduced to one year if the widow and her husband were living permanently in Australia when he died. Certain absences are ignored.

A widow's pension is not payable to an alien, a woman receiving an age or invalid pension, a tuberculosis allowance, a war widow's pension, or a deserted wife or a divorcee who has not taken reasonable action to obtain maintenance from her husband or former husband. Aboriginals, other than those who are nomadic or primitive, are eligible for widows' pensions on the same conditions as other members of the community.

(ii) *Means Test.* Widows' pensions are subject to a means test on income and property. The pension payable depends on the claimant's *means as assessed*. These consist of her annual rate of income together with a property component equal to £1 for every complete £10 by which the value of her property is in excess of a stipulated sum. In the case of a Class "B" widow, £200 of property is exempt. A Class "A" widow has a basic exemption of £1,000 when the value of her property exceeds £2,250, but no property component is calculated where she has property of no more than £2,250 in value. A Class "A" pension is not payable where a widow has property valued at £6,980 or more; no Class "B" pension is payable where property is £4,820 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.

(iii) *Pensions, 1963-64.* The following table shows details of widows' pensions paid in each State and Territory in the year 1963-64.

WIDOWS' PENSIONS AT 30th JUNE, 1964

State or Territory	Pensions current				Average weekly pension (a)	Amount paid in pensions during 1963-64. (a)(b)
	Class "A"	Class "B"	Class "C"	All classes		
					<i>s. d.</i>	£
New South Wales ..	9,862	13,573	46	23,481	134 1	7,836,236
Victoria	6,722	8,841	18	15,581	135 5	5,158,146
Queensland	4,759	5,226	15	10,000	138 7	3,424,443
South Australia ..	2,632	3,208	2	5,842	136 0	1,942,159
Western Australia ..	2,120	2,607	7	4,734	134 1	1,557,504
Tasmania	1,090	1,016	3	2,109	141 5	733,497
Northern Territory ..	80	83	2	165	142 11	55,129
Australian Capital Territory	106	105	1	212	138 9	53,860
Abroad	(c)	(c)	(c)	(c)	..	23,342
Total	27,371	34,659	94	62,124	135 9	20,784,316

(a) Includes allowances and supplementary assistance. (b) Includes payments to benevolent homes for maintenance of pensioners. (c) Included in the figures for the State in which the pensioner is permanently domiciled.

9. *Reciprocal Agreements with Other Countries.*—(i) *New Zealand.* An agreement between the Governments of Australia and New Zealand for reciprocity in social services came into operation on 1st 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 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.

(ii) *Britain.* A new reciprocal agreement on social services between Britain and Australia came into operation on 1st April, 1958, replacing the original agreement which operated from 7th January, 1954.

Under this agreement, 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 Britain for permanent residence are treated in Britain as if they had 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.

10. Commonwealth Assistance to Aged Persons Homes and Sheltered Work Shops.—
(i) *The Aged Persons Homes Act 1954-1957*. This Act 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 organization must be—

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

An organization conducted or controlled by, or by persons appointed by, the Government of the Commonwealth or of a State or a local governing body established under the law of a State, is not eligible for assistance under the Act.

The Director-General of Social Services may make a grant of money to an organization 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 organization, not counting money which the organization received from a governmental 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 organization 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 1963-64.

**AGED PERSONS HOMES: GRANTS APPROVED, AMOUNTS GRANTED,
AND BEDS PROVIDED, 1963-64**

Particulars		N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
Grants approved	No.	36	43	12	28	9	3	1	2	134
Amounts granted	£'000	1,166	1,163	88	691	266	59	10	24	3,467
Beds provided	No.	835	802	85	493	188	39	8	16	2,466

The following table gives information regarding grants approved since the commencement of the Act.

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

Year	Grants approved	Amounts granted	Beds provided
	No.	£'000	No.
1954-55 ..	67	893	1,477
1955-56 ..	65	782	1,184
1956-57 ..	54	667	957
1957-58 ..	75	1,192	1,195
1958-59 ..	112	2,220	2,126
1959-60 ..	110	1,860	1,644
1960-61 ..	131	2,792	2,089
1961-62 ..	130	3,053	2,260
1962-63 ..	155	4,183	2,939
1963-64 ..	134	3,467	2,466

(ii) *Disabled Persons Accommodation Act.* The *Disabled Persons Accommodation Act* 1963, which came into operation on 25th November, 1963, provides that grants may be made to eligible organizations towards the capital cost of approved buildings which will provide residential accommodation for disabled persons engaged, or likely to be engaged, in paid employment in a sheltered workshop.

The Act covers both the erection of buildings to be used for accommodation and the purchase of existing premises for conversion into accommodation. In both cases the cost of the necessary land may be included.

Eligibility of organizations for grants under this Act is on the same basis as for the Aged Persons Homes Act.

For the purposes of the Act, a disabled person is a person who is qualified by age (sixteen years or over) and on medical grounds for an invalid pension under the Social Services Act. A sheltered workshop is a factory or workshop, or part thereof, in which all or a substantial number of employees are disabled persons who receive payment for their work.

§ 4. Selected Non-Government Organizations

1. **National Safety Council of Australia.**—The National Safety Council of Australia was founded in Victoria in 1927. In 1959 it was reorganized, and new Articles of Association were adopted in 1961, placing it on a more truly federal basis and reflecting the expanded character of the Council in the 34 years since its formation.

The objects of the Council are to devise and encourage the adoption of safety measures of all kinds, to promote discussion of all matters relating to safety measures, to conduct an educational campaign among the people of Australia to stimulate the adoption and observance of safety measures, and to consider, initiate and support improvements in the laws of the Commonwealth of Australia, the States and local governing bodies calculated to prevent accidents.

The Council is now registered in Canberra, with Divisions established in all States. It is managed by a Federal Council responsible for those objectives which are of a national character. Each State Division controls its own affairs which are of State or local character.

The Council is a non-profit making organization and, apart from fees which may be charged to members and others for services provided, its work is financed by subscriptions, grants and donations. The Federal Council receives a grant from the Commonwealth Government.

2. **Lifesaving.**—There are two life saving organizations in Australia, the Royal Life Saving Society—Australia, and the Surf Life Saving Association of Australia.

The objects of these organizations are the prevention of death from drowning and other forms of asphyxiation; the education of the general public in methods of life saving and resuscitation of the apparently drowned or asphyxiated; technical education in water safety; the encouragement of swimming and life saving in schools and other organizations; the encouragement of all aspects of swimming and aquatics which would assist in saving lives; and the initiation of research within the field of water safety and lifesaving.

The Royal Life Saving Society operates at lakes, rivers, bay and harbour beaches, and gives instruction to school pupils and members of other bodies throughout Australia except on surf beaches. The Surf Life Saving Association patrols surf beaches.

Numerous certificates and medallions of proficiency in various grades are awarded.

3. **Royal Humane Society.**—The Royal Humane Society of Australasia has as its main object the granting of awards to all who with bravery, skill and perseverance risk their own lives in saving or attempting to save those of their fellow creatures. The classes of awards are (a) Gold Medal, (b) Silver Medal, (c) Bronze Medal, and (d) Certificate of Merit. The Clarke Medal is awarded for the outstanding case of the year, and the Rupert Wilks Trophy is awarded for the most outstanding bravery by a child under 13 years of age.

4. **The Order of St. John.**—The Priory in Australia of the Most Venerable Order of the Hospital of St. John of Jerusalem is the governing body of the various activities of the Order which comprises the St. John Ambulance Association, the St. John Ambulance Brigade and the Hospitallers' Clubs in all States and Commonwealth Territories. In October, 1963, at Canberra, the Priory for the first time held its meetings in Australia under the chairmanship of the Prior, his Excellency, the Governor-General.

Members of the St. John Ambulance Association teach first aid, home nursing, hygiene and child welfare.

Members of the St. John Ambulance Brigade provide first aid at public functions.

The Hospitallers' Clubs in each State undertake the collection of funds for the St. John Ophthalmic Hospital in Jerusalem, and other duties which tend to bring together all persons interested in the work of the order.

The Order of St. John maintains ambulance transport services in some States, acts as an auxiliary to such services in other States, and provides technical reserves for the medical services of the Crown.

The Lifesaving Medal is awarded by the Order as warranted.