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CHAPTER 15

WELFARE SERVICES

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. Information on pension and superannuation schemes provided for government and semi-government employees, mine workers, parliamentarians and employees of private business is included in the chapter Private Finance.

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 hardship. 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 is included 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*.

Expenditure on welfare services

This section deals with various government payments for the relief of the aged, indigent, infirm, widowed and unemployed, assistance to families, Aboriginal welfare, etc.

Commonwealth expenditure on welfare services

Information concerning the cost of administering each Commonwealth benefit separately is not compiled. However, the chapter Public Finance, and, in more detail, the annual bulletin *Commonwealth Finance*, present an analysis of Commonwealth expenditure by function and economic type, from which some estimates of administrative costs can be derived. Commonwealth expenditure on Aboriginal welfare is shown on page 504 and that on grants for the construction of homes for the aged and for accommodation for disabled persons on pages 518 and 519 respectively.

The National Welfare Fund

The National Welfare Fund was established by the *National Welfare Fund Act* 1943 to finance a scheme of national welfare and has operated from 1 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.

The following table shows the income and expenditure of the fund for the years 1960-61 to 1964-65.

NATIONAL WELFARE FUND: RECEIPTS, EXPENDITURE AND BALANCES
1960-61 TO 1964-65
(\$'000)

Year	Income			Expenditure	Balance in fund at end of year
	Contribution from Consolidated Revenue	Interest on investments	Total		
1960-61	661,209	4,034	665,243	661,209	406,033
1961-62	730,383	4,075	734,457	730,383	410,108
1962-63	758,589	4,118	762,706	758,589	414,225
1963-64	832,696	4,157	836,853	832,696	418,382
1964-65	890,366	4,199	894,564	890,366	422,581

The following table sets out expenditure from the fund during 1964-65.

COMMONWEALTH EXPENDITURE FROM NATIONAL WELFARE FUND
ON SOCIAL AND HEALTH SERVICES: STATES, TERRITORIES, ETC., 1964-65
(\$'000)

Service	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T. (a)	A.C.T. (a)	Abr- road	Total
Social Services—										
Age and Invalid Pen- sions	167,725	107,408	68,119	38,509	29,413	13,184	1,009	778	452	426,597
Child Endowment	59,897	48,018	26,153	16,563	13,406	6,306	1,005	1,430	52	172,830
Commonwealth Reha- bilitation Service	494	432	231	213	174	60	..	..	..	1,604
Funeral Benefits	349	224	129	76	59	26	..	2	..	866
Maternity Allowances	2,569	2,058	1,093	666	534	251	53	64	6	7,294
Unemployment Benefits	2,227	1,160	1,587	390	842	583	3	15	..	6,807
Sickness Benefits	2,681	1,645	948	475	512	201	12	23	..	6,498
Special Benefits(b)	349	546	171	66	46	52	2	2	..	1,235
Widows' Pensions	17,736	11,764	7,594	4,452	3,463	1,699	133	147	56	47,044
National Health Services—										
Hospital Benefits	24,252	13,267	8,994	5,160	4,987	1,811	110	210	..	58,791
Medical Benefits	14,237	8,961	3,749	4,274	3,056	1,000	..	..	..	35,277
Medical Benefits for Pensioners	3,771	2,413	1,299	898	660	256	..	23	..	9,320
Milk for School Children	2,876	2,066	1,211	757	637	380	72	60	..	8,059
Pharmaceutical Benefits Pharmaceutical Benefits for Pensioners	22,492	18,556	8,800	5,110	3,824	1,706	..	(c) 151	..	60,638
Tuberculosis Cam- paign—	9,094	5,165	3,270	1,987	1,470	578	..	..	..	21,564
Allowances	525	297	362	105	80	76	12	2	..	1,458
Maintenance and surveys(d)	3,650	2,700	2,036	638	742	361	..	17	..	10,146
Miscellaneous(e)	148	162	345	19	30	67	72	f 2,016	..	2,859
Rental Losses(g) . . . . .	..	..	130	..	..	..	..	..	..	130
Home Savings Grants(h)	4,054	3,536	1,457	1,126	699	364	..	6	108	11,349
Total	339,126	230,379	137,679	81,483	64,635	28,963	2,489	5,047	566	890,366

(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) Mainly payments 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, running expenses of the Blood Fractionation Plant, and hearing aids for school children. (f) Includes running expenses of the Blood Fractionation Plant at the Commonwealth Serum Laboratories, \$670,000, and part cost of the Commonwealth Health Laboratories, \$141,000; subsidies to home nursing services \$465,000; and purchase of poliomyelitis vaccine, \$740,000. (g) Contributions to States, under Commonwealth and State Housing Agreement 1945, for losses on rental housing. (h) Under the *Home Savings Grant Act 1964*.

Expenditure from the fund during each of the years 1960-61 to 1964-65, and the amount per head of population for each service during 1964-65, are shown in the following table.

**COMMONWEALTH EXPENDITURE FROM NATIONAL WELFARE FUND ON
SOCIAL AND HEALTH SERVICES: TOTAL, 1960-61 TO 1964-65**

Service	1960-61	1961-62	1962-63	1963-64	1964-65	
					Amount	Per head
	\$'000	\$'000	\$'000	\$'000	\$'000	\$
Social Services—						
Age and Invalid Pensions	315,852	360,489	375,507	399,880	426,597	37.92
Child Endowment(d)	148,605	132,755	135,421	168,758	172,830	15.36
Commonwealth Rehabilitation Service	1,387	1,447	1,395	1,489	1,604	0.14
Funeral Benefits	735	752	802	812	866	0.08
Maternity Allowances	7,796	7,817	7,563	7,457	7,294	0.65
Unemployment, Sickness and Special Benefits(b)	14,280	31,810	29,315	21,625	14,540	1.29
Widows' Pensions	26,937	30,189	31,353	41,569	47,044	4.18
National Health Services—						
Hospital Benefits	41,336	44,404	47,326	56,216	58,791	5.23
Medical Benefits	19,952	21,823	23,474	24,848	35,277	3.14
Medical Benefits for Pensioners	8,401	8,796	9,146	9,531	9,320	0.83
Milk for School Children	7,120	7,483	7,454	7,775	8,059	0.72
Pharmaceutical Benefits	41,086	52,185	57,044	58,237	60,638	5.39
Pharmaceutical Benefits for Pensioners	14,677	18,195	19,867	20,602	21,564	1.92
Tuberculosis Campaign—						
Allowances	1,893	1,746	1,607	1,593	1,458	0.13
Maintenance and surveys(d)	8,358	8,666	9,748	10,473	10,146	0.90
Miscellaneous(e)	2,091	1,696	1,529	1,785	2,859	0.25
Rental Losses(g)	705	130	37	45	130	0.01
Home Savings Grants(h) . . . . .	..	..	..	..	11,349	1.01
Total	661,209	730,383	758,589	832,696	890,366	79.15

(a) See footnote (b) to table on page 511.

For footnotes (b), (d), (e), (g) and (h), see table on page 502.

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, 1964-65
(\$'000)**

Service	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	Total
Relief of aged, indigent and infirm, child welfare, etc.	12,225	8,361	4,110	2,187	2,638	1,311	30,832
Miners' phtthisis	73	65	..	..	62	..	200
Total	12,298	8,426	4,110	2,187	2,700	1,311	31,032

Aboriginal welfare

Expenditure out of Commonwealth and State Consolidated Revenue Funds specifically on Aboriginal welfare during the years 1960-61 to 1964-65 is shown in the following table. As with the table in the previous paragraph, the figures hereunder may be incomplete because particulars of some activities may not be available.

**ABORIGINAL WELFARE: EXPENDITURE FROM CONSOLIDATED REVENUE
FUNDS, STATES AND TERRITORIES, 1960-61 TO 1964-65**
(\$'000)

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	N.T.	A.C.T.	Aust.
1960-61 . . .	501	50	1,540	856	1,525	1,930	11	6,413
1961-62 . . .	562	100	1,607	1,048	2,601	2,024	9	7,950
1962-63 . . .	689	120	1,610	1,025	3,318	2,595	11	9,368
1963-64 . . .	605	120	1,705	1,212	1,550	3,045	11	8,248
1964-65 . . .	712	130	1,764	1,270	1,880	3,201	6	8,965

Commonwealth social services

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 28 September 1946. The enabling Act was assented to on 19 December 1946.

Before 1947, Commonwealth social service benefits were paid under various Acts. On 1 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 1947-1965*.

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	1 July 1909
Child endowment	1 July 1941
Child endowment—student children	14 January 1964
Commonwealth Rehabilitation Service	10 December 1948
Funeral benefit	1 July 1943
'Guardians' allowances for widowers and other unmarried age and invalid pensioners with children in their care	14 October 1965
Invalid pension	15 December 1910
Maternity allowance	10 October 1912
Sickness benefit	1 July 1945
Special benefit	1 July 1945
Supplementary assistance (age, invalid and widow's pensions)	15 October 1958
Unemployment benefit	1 July 1945
Widow's pension	30 June 1942
Widow's pension—children's allowances	2 October 1956
Wives' and children's allowances for pensioners who are invalids	8 July 1943
Wives' and children's allowances for age pensioners	14 October 1965

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 are British subjects and 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 of the Commonwealth, 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, a period of ten years continuous residence is necessary, but 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. Residence in New Zealand or the United Kingdom may be treated as residence in Australia. Certain absences do not affect eligibility. A pension is not payable to an alien.

Current rates of pension. The maximum standard rate was increased to \$624 per annum (\$12 a week) from 1 October 1964. This is payable to a single, widowed, or divorced pensioner, a married man whose wife receives a wife's allowance, or a married pensioner whose spouse is not receiving an age or invalid pension, an unemployment, sickness or special benefit, a tuberculosis allowance, or a service pension. The maximum married rate was also increased from 1 October 1964, and is \$1,144 per annum (\$22 a week) for a married couple, both pensioners, i.e., \$572 per annum (\$11 a week) each. For a married person whose spouse receives an unemployment, sickness or special benefit, a tuberculosis allowance, or a service pension, the maximum rate is also \$572 per annum (\$11 a week).

A wife's allowance may be granted, subject to the means test, to the wife of an invalid pensioner or of an age pensioner permanently incapacitated, blind, or (from 14 October 1965) who has the care of a child if she is not receiving an age or invalid pension, or a service pension under the *Repatriation Act 1920-1965* (see the chapter Repatriation). The maximum annual rate of a wife's allowance has been \$312 per annum (\$6 a week) since 3 October 1963. A child's allowance of \$78 per annum (\$1.50 a week), free of the means test, is payable for the first child under sixteen years, and the pension may also be increased by \$78 per annum (\$1.50 a week), subject to the means test, for each other child under 16 years. From 14 October 1965 a guardian's allowance of up to \$4 a week became payable to widowers and other unmarried age or invalid pensioners who have one or more children in their care.

Since 14 October 1965 eligibility for a child's allowance and the additional pension for children has been extended to include a child over sixteen years until he reaches twenty-one 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 \$2 a week, subject to a 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. From 1958 to October 1965 the rate was \$1 a week and supplementary assistance was available only to maximum standard rate pensioners paying rent who were considered to depend entirely on the pension. At 30 June 1965, 544,063 age pensioners (eighty-seven per cent of all age pensioners) and 100,394 invalid pensioners (ninety-three 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 \$4.20 a week if he is eligible for the standard rate pension, or \$3.90 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. The maximum payable to a standard rate pensioner is increased if supplementary assistance is also payable.

A table showing the maximum rates of pension operating since 1 July 1909 at dates prior to 14 October 1965, when the current rates became operative, is included on page 608 of Year Book No. 51.

Means test. Age and invalid pensions (other than pensions paid to blind persons) and allowances paid to wives (but not a child's allowance of \$1.50 a week) are subject to a means test which applies to income and property. From March 1961 the means tests which 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 \$2 for each complete \$20 of his net property above \$400. 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 plus, where applicable, guardian's and/or additional pension for children the amount by which *means as assessed* exceed \$364. Where the standard rate applies, no pension is payable where the value of property is \$10,280 or more (\$12,360 or more if qualified for a guardian's allowance). Where the married rate applies, no pension is payable where the value of property is \$9,760 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 \$364. Supplementary assistance is reduced by the amount by which *means as assessed* exceed \$52.

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. A pensioner's income may also be reduced by up to \$52 per annum (\$1 a week) for each dependent child under sixteen years (twenty-one years if a full-time student).

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 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.

Age and invalid pensions in force. The following table shows the number of pensions in force at 30 June 1965 in each State and Territory.

AGE AND INVALID PENSIONS: STATES AND TERRITORIES, 30 JUNE 1965

Pensions in force	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
Age(a)—									
Males	69,078	46,079	32,763	17,018	12,596	5,799	595	261	184,189
Females	174,715	116,029	67,291	41,290	30,110	13,093	658	725	443,911
Persons	243,793	162,108	100,054	58,308	42,706	18,892	1,253	986	628,100
Invalid—									
Males	22,933	14,767	9,767	4,603	4,911	2,055	244	116	59,396
Females	19,052	12,027	7,635	3,887	3,704	1,477	160	135	48,077
Persons	41,985	26,794	17,402	8,490	8,615	3,532	404	251	107,473

(a) During 1964-65, 6,206 invalid pensioners were transferred to their correct designation of age pensioners.

The number of age and invalid pension claims granted during 1964-65 are shown in the following table, classified according to the sex and marital status of the pensioner.

NEW PENSIONERS, BY SEX AND MARITAL STATUS: AUSTRALIA 1964-65

Conjugal condition	Age pensioners			Invalid pensioners			Total
	Males	Females	Persons	Males	Females	Persons	
Single	2,995	4,748	7,743	3,779	3,143	6,922	14,665
Married	14,249	17,490	31,739	6,565	2,660	9,225	40,964
Widowed	2,892	9,738	12,630	579	666	1,245	13,875
Divorced	318	757	1,075	350	364	714	1,789
Total	20,454	32,733	53,187	11,273	6,833	18,106	71,293

The average age of new age pensioners was sixty-nine years for men and sixty-six years for women. The ages of new invalid pensioners are shown in the following table.

NEW INVALID PENSIONERS, BY AGE GROUP: AUSTRALIA, 1964-65

	16-19 years	20-44 years	45-59 years	60-64 years	65 years and over	Total
Number	1,686	3,312	8,533	4,109	466	18,106
Per cent	9	18	47	23	3	100

Persons at or above the qualifying age for age pensions when granted invalid pensions are generally those with insufficient residence to qualify for age pension.

The following table gives details of age and invalid pensions for the years 1960-61 to 1964-65.

AGE AND INVALID PENSIONS: SUMMARY, AUSTRALIA, 1960-61 TO 1964-65

Year	Pensioners at 30 June				Total payments during year (b)	Average weekly pension as at 30 June		
	Age		Invalid	Total		Age (c)	Invalid (c)	Age and invalid combined (c)
	Number	Rate (a)						
1960-61	562,790	510	No. 88,642	No. 651,432	\$'000 315,852	\$ 9.78	\$ 10.05	\$ 9.82
1961-62	594,012	529	97,246	691,258	360,489	10.19	10.52	10.24
1962-63	607,350	534	104,038	711,388	375,507	10.16	10.52	10.24
1963-64	615,186	533	109,725	724,911	399,880	10.71	11.26	10.79
1964-65	628,100	534	107,473	735,573	426,597	11.18	11.73	11.26

(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.

The sum paid in age and invalid pensions in 1964-65, including the amount paid to homes for the maintenance of pensioners and allowances to wives of invalid pensioners, represented an expenditure of \$37.92 per head of population, compared with \$36.20 in 1963-64.

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 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. 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.

Rates of endowment. From 1 July 1941 the rate of endowment was 50c a week for each child under sixteen in excess of one in a family, and for each child under sixteen in an approved institution. The rate was increased to 75c a week in June 1945, and to \$1.00 a week in November 1948. From June 1950, 50c a week became payable for the first or only child in a family. From January 1964 the rate was increased to \$1.50 a week for the third and subsequent children under sixteen years in families and for each child in an institution, and that amount also became payable for full-time students between sixteen and twenty-one 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.

Number of claims and endowed children, 30 June 1965. Children under sixteen years. The number of families receiving child endowment at 30 June 1965 in respect of children under sixteen years was 1,582,801, an increase of 27,171 or 1.7 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 sixteen years at 30 June 1965.

CHILD ENDOWMENT: CLAIMS AND ENDOWED CHILDREN UNDER 16 YEARS, STATES, TERRITORIES, ETC., 30 JUNE 1965

State, Territory, etc.	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 . . .	579,744	1,258,370	2.17	133	6,713	1,265,083
Victoria	436,359	968,879	2.22	120	4,909	973,788
Queensland	223,488	529,357	2.37	59	2,947	532,304
South Australia . . .	153,461	344,019	2.24	54	1,721	345,740
Western Australia . .	117,528	275,978	2.35	64	3,664	279,642
Tasmania	53,309	126,526	2.37	21	521	127,047
Northern Territory . .	6,303	14,440	2.29	39	5,780	20,220
Australian Capital Territory	12,372	27,947	2.26	..	..	27,947
Abroad	237	524	2.21	..	..	524
Total	1,582,801	3,546,040	2.24	490	26,255	3,572,295

The following table shows, as at 30 June 1965, 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 under the custody, care and control of the claimant.

CHILD ENDOWMENT: ENDOWED CHILDREN UNDER 16 YEARS IN FAMILY GROUPS, TOTAL, 30 JUNE 1965

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	542,118	542,118	9	1,418	12,762
2	508,832	1,017,664	10	582	5,820
3	296,960	890,880	11	182	2,002
4	141,666	566,664	12	74	888
5	55,598	277,990	13	11	143
6	22,413	134,478	14 or more	5	78
7	8,983	62,881			
8	3,959	31,672	Total	1,582,801	3,546,040

Student children sixteen to twenty-one years. The number of families receiving endowment at 30 June 1965, in respect of student children sixteen to twenty-one years was 128,641. 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 30 June 1965.

**CHILD ENDOWMENT: CLAIMS AND ENDOWED STUDENT CHILDREN
STATES, TERRITORIES, ETC., 30 JUNE 1965**

State, Territory, etc.	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	40,773	43,508	1.07	12	41	43,549
Victoria	45,988	49,739	1.08	33	67	49,806
Queensland	15,312	16,457	1.07	14	22	16,479
South Australia	13,295	14,133	1.06	15	89	14,222
Western Australia	8,248	8,784	1.06	22	60	8,844
Tasmania	3,385	3,620	1.07	3	3	3,623
Northern Territory	259	275	1.06	5	33	308
Australian Capital Territory	1,370	1,478	1.08	..	..	1,478
Abroad	11	12	1.09	..	..	12
Total	128,641	138,006	1.07	104	315	138,321

The following table shows the number of student endowments in force in family groups of children at 30 June 1965.

**CHILD ENDOWMENT: ENDOWED STUDENT CHILDREN IN
FAMILY GROUPS, TOTAL, 30 JUNE 1965**

Number of endowed student children in family group	Claims in force	Endowed student children	Number of endowed student children in family group	Claims in force	Endowed student children
1	119,667	119,667	5 or more . . . . .	..	..
2	8,599	17,198			
3	359	1,077			
4	16	64	Total	128,641	138,006

Liability and expenditure, 1964-65. Children under sixteen years. The following table shows the annual liability for child endowment at 30 June 1965 in respect of children under sixteen years and the actual expenditure thereon for the year 1964-65 in each State and Territory.

CHILD ENDOWMENT: CHILDREN UNDER 16 YEARS
LIABILITY AND EXPENDITURE, STATES, TERRITORIES, ETC., 1964-65
 (\$'000)

State, Territory, etc.	Annual liability at 30 June 1965			Total payments to endowees and institutions during year
	Family groups	Institutions	Total	
New South Wales	58,402	524	58,926	56,787
Victoria	45,418	383	45,800	44,334
Queensland	25,716	230	25,946	24,974
South Australia	16,206	134	16,340	15,553
Western Australia	13,292	286	13,578	12,798
Tasmania	6,154	41	6,195	6,047
Northern Territory	695	451	1,146	985
Australian Capital Territory	1,320	..	1,320	1,343
Abroad	24	..	24	50
Total	167,228	2,048	169,276	162,870

Student children sixteen to twenty-one years. The following table shows the annual liability for endowment at 30 June 1965 in respect of student children sixteen to twenty-one years, and the actual expenditure thereon for the year 1964-65 in each State and Territory.

CHILD ENDOWMENT: STUDENT CHILDREN, LIABILITY AND
EXPENDITURE, STATES, TERRITORIES, ETC., 1964-65
 (\$'000)

State, Territory, etc.	Annual liability at 30 June 1965			Total payments to endowees and institutions during year
	Family groups	Institutions	Total	
New South Wales	3,394	3	3,397	3,110
Victoria	3,880	5	3,885	3,684
Queensland	1,284	2	1,285	1,180
South Australia	1,102	7	1,109	1,010
Western Australia	685	5	690	608
Tasmania	282	..	282	260
Northern Territory	21	3	24	19
Australian Capital Territory	115	..	115	87
Abroad	1	..	1	2
Total	10,764	25	10,789	9,960

Child endowment, 1960-61 to 1964-65. The following table shows, for Australia, the number of claims, the number of all endowed children and the annual liability at 30 June for each of the years from 1961 to 1965 and the actual expenditure for the years 1960-61 to 1964-65.

CHILD ENDOWMENT: SUMMARY, AUSTRALIA, 1960-61 TO 1964-65

At 30 June—	Family group claims in force (a)	Institutions	Endowed children	Annual liability for endowment (b)	Total payments (b)(c)
				\$'000	\$'000
1960-61	1,501,180	465	3,340,302	134,665	(d) 148,605
1961-62	1,523,074	479	3,420,134	138,247	132,755
1962-63	1,535,388	497	3,457,620	139,876	135,421
1963-64	1,555,630	502	(e)3,631,047	(e) 175,766	(e)(f)168,758
1964-65	1,582,801	490	(e)3,710,616	(e) 180,065	(e) 172,830

(a) In respect of family groups containing endowed children under sixteen 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 30 June. (d) Endowment payable on 4 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 and reflects higher rates for third and subsequent children under sixteen years in families. (f) Expenditure for this year includes five twelve-weekly payments.

Commonwealth Rehabilitation Service

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 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 \$3.00 a week, 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. 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 connection 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 \$80.00. 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's 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.

Numbers dealt with by the service. The numbers of persons receiving benefits who were examined, accepted, trained and placed in employment during the year 1964-65 are shown in the following table.

COMMONWEALTH REHABILITATION SERVICE: AUSTRALIA, 1964-65

Type	Examined	Accepted	Completed training	Placed in employment	
				After training (a)	Without training
Invalid pensioners	9,125	314	108	109	138
Widow pensioners	10	2	..	..	..
Unemployment and sickness beneficiaries	10,076	957	201	209	698
Special beneficiaries	4	1	..	1	1
Recipients of tuberculosis allowance	285	34	25	26	23
Persons aged 14-15 years	138	53	22	17	26
Persons provided with rehabilitation on payment of the cost by another authority	89	86	3	11	64
Total	19,727	1,447	359	373	950

(a) Includes persons who had received training prior to 1 July 1964.

Of the 1,447 persons accepted during 1964-65, sixty-nine per cent were under forty years of age. The average number receiving rehabilitation training at the end of each month during the year was 993. Total cost of this service during 1964-65 was \$1,603,780.

Funeral benefits

A funeral benefit of up to \$20.00 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 met partly 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 \$20.00) by which the cost of the funeral exceeded the amount paid from the fund. From 1 October 1965 the maximum amount payable was increased to \$40.00 where an age, invalid or widow pensioner is liable for the funeral expenses of a spouse, a child under sixteen years, or another age, invalid or widow pensioner.

The following table shows the number of funeral benefits which were granted in each State and Territory in the years 1960-61 to 1964-65.

FUNERAL BENEFITS GRANTED: STATES, TERRITORIES, ETC. 1960-61 TO 1964-65 (Number)

State, Territory, etc.	1960-61	1961-62	1962-63	1963-64	1964-65
New South Wales	15,019	15,228	16,365	16,680	17,709
Victoria	9,200	9,702	10,861	10,594	11,280
Queensland	5,523	6,000	5,952	6,176	6,542
South Australia	3,192	3,103	3,595	3,618	3,801
Western Australia	2,654	2,605	2,589	2,749	2,981
Tasmania	1,100	1,174	1,183	1,242	1,325
Northern Territory	7	11	5	14	18
Australian Capital Territory	54	66	74	73	94
Abroad . . . . .	..	..	..	2	5
Total	36,749	37,889	40,624	41,148	43,755

Total cost of funeral benefits granted during 1964-65 was \$866,164.

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 Commonwealth health scheme. They are not subject to a means test.

Subject to certain conditions, a maternity allowance is payable to a woman who gives birth to a child, either in Australia or on board a ship proceeding to Australia or from a port in Australia or an Australian Territory to another such port, and, on the date on which she lodges her claim, is residing in Australia or is in Australia and intends to remain permanently, 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.

Rates of allowance. The allowance is \$30.00 if the mother has no other children, \$32.00 if she has one or two children under sixteen, and \$35.00 if she has three or more other children under sixteen. The amount is increased by \$10.00 for each additional child born at a birth. An advance payment of \$20.00 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 five and a half months.

Claims paid. The following table shows the number of claims paid in each State and Territory at the several rates of maternity allowances during the year 1964-65.

**MATERNITY ALLOWANCES: CLAIMS PAID AT EACH RATE
STATES AND TERRITORIES, ETC., 1964-65
(Number)**

State, Territory, etc.	Single births			Multiple births						Total claims paid
	\$30.00	\$32.00	\$35.00	Twins			Triplets			
				\$40.00	\$42.00	\$45.00	\$50.00	\$52.00	\$55.00	
New South Wales . . .	27,662	36,778	15,271	281	384	206	2	5	3	80,592
Victoria . . .	21,408	29,563	12,748	190	325	183	2	4	1	64,424
Queensland . . .	10,634	14,757	8,194	96	169	110	..	1	2	33,963
South Australia . . .	6,938	9,622	4,044	70	78	65	..	1	2	20,820
Western Australia . . .	5,451	7,654	3,389	42	88	43	..	..	..	16,667
Tasmania . . .	2,459	3,506	1,791	19	26	17	..	2	1	7,821
Northern Territory . . .	562	620	460	3	12	4	..	..	..	1,661
Australian Capital Territory . . .	688	931	379	3	10	3	..	1	..	2,015
Abroad . . .	63	83	24	1	3	2	..	..	..	176
Total . . .	75,865	103,514	46,300	705	1,095	633	4	14	9	228,139

The following table shows the number of maternity allowance claims paid in each State and Territory during the years 1960-61 to 1964-65.

**MATERNITY ALLOWANCES: CLAIMS PAID, STATES, TERRITORIES, ETC.
1960-61 TO 1964-65
(Number)**

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Abroad	Total
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
1964-65 . . .	80,592	64,424	33,963	20,820	16,667	7,821	1,661	2,015	176	228,139

The following table gives details of the amounts paid in each State and Territory for the years 1960-61 to 1964-65.

MATERNITY ALLOWANCES: AMOUNTS PAID, STATES, TERRITORIES, ETC.
1960-61 TO 1964-65
(\$'000)

Year	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Abroad	Total
1960-61	2,799	2,137	1,179	718	568	296	39	48	10	7,796
1961-62	2,884	2,114	1,178	690	559	289	45	48	10	7,817
1962-63	2,665	2,117	1,153	685	552	277	49	56	10	7,563
1963-64	2,649	2,065	1,128	675	546	272	54	60	9	7,457
1964-65	2,569	2,058	1,093	666	534	251	53	64	6	7,294

Unemployment, sickness and special 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. A person receiving an age, invalid or widow's pension, or a service pension (as distinct from a war pension) under the *Repatriation Act 1920-1965* 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, 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, also deserted wives and persons ineligible for age, invalid or widows' pensions because of lack of residence or nationality qualifications.

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.

Rates of benefit. The maximum weekly rates of benefit payable and permissible income in respect of benefit periods which commenced on or after 1 March 1962 are as follows.

	Maximum weekly rate	Permissible weekly income
	\$	\$
Unmarried person under 18 years of age	3.50	2.00
Unmarried person 18 to 20 years of age	4.75	2.00
All others	8.25	4.00

An additional benefit of \$6 a week may be paid for a dependent spouse and \$1.50 a week for each dependent child under sixteen 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 sixteen 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.

Benefits. The following table shows the number admitted to unemployment, sickness, and special benefit during 1964-65, the number of persons on benefit at 30 June 1965, and the amount paid for each benefit during 1964-65.

**UNEMPLOYMENT, SICKNESS AND SPECIAL BENEFITS
STATES AND TERRITORIES, 1964-65**

—	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
Number admitted to benefit—									
Unemployment—									
Males	16,084	6,809	17,488	3,220	5,839	3,241	57	116	52,854
Females	12,237	4,585	8,822	3,491	4,336	2,014	76	97	35,658
Persons	28,321	11,394	26,310	6,711	10,175	5,255	133	213	88,512
Sickness—									
Males	19,395	11,072	9,217	4,230	4,506	1,630	108	165	50,323
Females	7,258	4,610	2,923	1,455	1,356	608	38	66	18,314
Persons	26,653	15,682	12,140	5,685	5,862	2,238	146	231	68,637
Special—									
Ordinary—									
Males	497	430	410	66	29	45	3	5	1,485
Females	469	1,599	262	58	55	77	..	4	2,524
Persons	966	2,029	672	124	84	122	3	9	4,009
Migrants—									
Persons	442	2,090	..	178	..	..	..	..	2,710
Total—									
Males(a)	35,976	18,311	27,115	7,516	10,374	4,916	168	286	104,662
Females(a)	19,964	10,794	12,007	5,004	5,747	2,699	114	167	56,496
Persons(b)	56,382	31,195	39,122	12,698	16,121	7,615	282	453	163,868
Persons on benefit at end of year—									
Unemployment—									
Males	2,356	1,155	1,966	247	503	517	4	5	6,753
Females	2,311	805	1,273	456	634	409	2	13	5,903
Persons	4,667	1,960	3,239	703	1,137	926	6	18	12,656
Sickness—									
Males	2,878	1,763	1,038	477	581	186	15	33	6,971
Females	1,266	914	446	254	236	86	6	8	3,216
Persons	4,144	2,677	1,484	731	817	272	21	41	10,187
Special—									
Ordinary—									
Males	206	140	93	38	21	24	1	..	523
Females	469	920	255	80	78	96	..	2	1,900
Persons	675	1,060	348	118	99	120	1	2	2,423
Migrants—									
Persons	13	77	..	..	..	..	..	..	90
Total—									
Males(a)	5,440	3,058	3,097	762	1,105	727	20	38	14,247
Females(a)	4,046	2,639	1,974	790	948	591	8	23	11,019
Persons(b)	9,499	5,774	5,071	1,552	2,053	1,318	28	61	25,356
Benefits paid—									
Unemployment . \$'000	2,227	1,160	1,587	390	842	583	3	15	6,807
Sickness . \$'000	2,681	1,645	948	475	512	201	12	23	6,498
Special(b) . \$'000	349	546	171	66	46	52	2	2	1,235
Total benefits paid(b) . \$'000	5,257	3,351	2,706	931	1,400	836	17	40	14,540

(a) Excludes migrants in reception centres.

(b) Includes migrants in reception centres.

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 1960-61 to 1964-65.

UNEMPLOYMENT, SICKNESS AND SPECIAL BENEFITS: SUMMARY
AUSTRALIA, 1960-61 TO 1964-65

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)
1960-61 . . .	161,113	58,184	14,001	21,569	8,513	2,829	\$'000 8,937	\$'000 4,303	\$'000 1,040
1961-62 . . .	278,936	63,586	7,466	52,950	9,286	2,867	25,274	5,330	1,206
1962-63 . . .	200,982	66,402	8,227	39,706	10,514	2,647	21,301	6,750	1,263
1963-64 . . .	139,500	69,503	7,602	25,925	10,994	2,684	13,458	6,901	1,266
1964-65 . . .	88,512	68,637	6,719	13,742	10,457	2,567	6,807	6,498	1,235

(a) Includes migrants in reception and training centres.

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

Widows' pensions

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 sixteen years—\$832 per annum (\$16 a week). This includes the standard rate pension of \$624 per annum (\$12 a week) and a mother's allowance of \$208 per annum (\$4 a week). In addition, a flat rate allowance of \$78 per annum (\$1.50 a week) for one child and, subject to the means test, extra pension of \$78 per annum (\$1.50 a week) for each other child under sixteen years are payable. Payment may be made for a child over sixteen years until he reaches twenty-one 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 sixteen years of age or eligible 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' widows' pension because she no longer had the custody, care and control of a child—\$559 per annum (\$10.75 a week).

Class 'C'. A widow who is under fifty years of age and has no children under the age of sixteen years, or eligible 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—\$10.75 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 \$104 per annum (\$2 a week), subject to a means test, if they pay rent or pay for board and lodging or for lodging. From October 1958 to October 1965 the rate was \$1 a week and was payable to widows, otherwise qualified, who were considered to be entirely dependent on the pension.

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 residence 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, or a war widow's pension, or to a deserted wife or 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 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 \$2 for every complete \$20 by which the value of her property is in excess of a stipulated sum. In the case of a Class 'B' widow, \$400 of property is exempt. A Class 'A' widow has a basic exemption of \$2,000 when the value of her property exceeds \$4,500, but no property component is calculated where she has property of no more than \$4,500 in value. A Class 'A' pension is not payable where a widow has property valued at \$13,960 or more; no Class 'B' pension is payable where property is \$9,640 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.

Pensions. The following table shows details of widows' pensions paid in each State and Territory in the year 1964-65.

WIDOWS' PENSIONS: STATES, TERRITORIES, ETC., 1964-65

State, Territory, etc.	Number admitted —all classes (a)	Pensions current at 30 June				Average weekly pension at 30 June (b)	Amount paid in pensions (b) (c)
		Class 'A'	Class 'B'	Class 'C'	All classes		
						\$	\$'000
New South Wales . . .	5,439	10,951	13,870	40	24,861	13.95	17,736
Victoria	3,555	7,311	9,094	21	16,426	14.09	11,764
Queensland	2,139	4,991	5,268	21	10,280	14.40	7,594
South Australia	1,415	2,868	3,363	10	6,241	14.09	4,452
Western Australia . . .	1,098	2,221	2,692	13	4,926	13.78	3,463
Tasmania	515	1,159	1,084	5	2,248	14.63	1,699
Northern Territory . . .	44	90	91	1	182	14.99	133
Australian Capital Terri- tory	38	122	112	..	234	15.02	147
Abroad . . . . .	..	(d)	(d)	(d)	(d)	..	56
Total	14,243	29,713	35,574	111	65,398	14.09	47,044

(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.

The following table shows the total number admitted and details of all widows' pensions paid for each of the years ended 30 June 1961 to 1965.

WIDOWS' PENSIONS: SUMMARY, AUSTRALIA, 1960-61 TO 1964-65

Year	Number admitted —all classes (a)	Pensions current at 30 June				Average weekly pension at 30 June (b)	Amount paid in pensions (b) (c)
		Class 'A'	Class 'B'	Class 'C'	All classes		
						\$	\$'000
1960-61	12,436	24,491	30,830	115	55,436	9.81	26,937
1961-62	12,960	24,584	32,157	95	56,836	10.44	30,189
1962-63	12,537	25,261	33,112	104	58,477	10.45	31,353
1963-64	14,207	27,371	34,659	94	62,124	13.57	41,569
1964-65	14,243	29,713	35,574	111	65,398	14.09	47,044

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

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 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.

Britain. A reciprocal agreement on social services between Britain and Australia came into operation on 7 January 1954. Amendments became effective from 1 April 1958 and 1 October 1962. Under the current 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.

Commonwealth assistance to aged persons homes and homes for disabled persons employed in sheltered workshops

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 (\$1 for each \$1 from 1954 to 1957), 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 1964-65.

AGED PERSONS HOMES: GRANTS APPROVED, AMOUNTS GRANTED, AND BEDS PROVIDED, STATES AND TERRITORIES, 1964-65

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Total
Grants approved . no.	46	26	17	44	12	6	1	1	153
Amounts granted . \$'000	1,953	969	793	1,597	785	200	13	13	6,323
Beds provided . no.	630	318	272	536	255	62	6	4	2,083

The following table gives information regarding grants approved for each of the years 1960-61 to 1964-65.

AGED PERSONS HOMES: GRANTS APPROVED, AMOUNTS GRANTED, AND BEDS PROVIDED, AUSTRALIA 1960-61 TO 1964-65

Year	Grants approved	Amounts granted	Beds provided
	No.	\$'000	No.
1960-61	131	5,584	2,089
1961-62	130	6,105	2,260
1962-63	155	8,366	2,939
1963-64	134	6,934	2,466
1964-65	153	6,323	2,083

Since the commencement of the Act in December 1954, 1,186 grants amounting to \$48,909,000 have been approved, and accommodation has been provided for 20,420 aged persons.

The Disabled Persons Accommodation Act 1963. This Act came into operation on 25 November 1963, and 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 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.

No applications for specific projects were lodged during 1964-65; consequently no grants were made.

Selected non-government organizations

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 38 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.

Lifesaving

There are two lifesaving 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 of Australia controls all life saving activities on the ocean beaches throughout Australia. In all, over 220 clubs are affiliated, comprising a membership of over 22,000. Volunteer patrols operate every week-end, and in recent years over 5,000 rescues have been recorded during each surfing season. The total number of recorded rescues during the past fifty-eight years is 145,115.

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 thirteen years of age.

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, and 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.