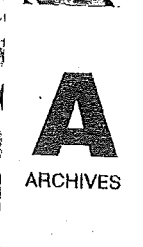


COMMONWEALTH SOCIAL SERVICES

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It is not possible in a booklet of this kind to give complete details of social service benefits. If more information is needed, it may be obtained from any office of the Department of Social Services.

The addresses of the Directors in the State capitals are—

SYDNEY: Australia House, 50 Carrington Street.

MELBOURNE: Commonwealth Centre, Cnr. Spring and Latrobe Streets.

BRISBANE: Prudential Building, 6 Queen Street.

ADELAIDE: Churchill Building, 61 Gawler Place.

PERTH: 99 Wellington Street.

HOBART: 40 Macquarie Street.

There are Regional Offices in the following towns—

NEW SOUTH WALES:

- Armidale
- Lismore
- Lithgow
- Newcastle
- Orange
- Wagga
- Wollongong

QUEENSLAND:

- Bundaberg
- Cairns
- Mackay
- Rockhampton
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- Ballarat
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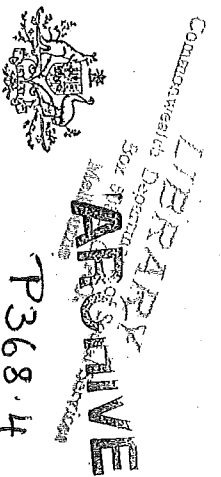
- Port Pirie

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ACT:

- Canberra



Commonwealth Social Services

A Handbook of Information issued by the
Commonwealth Department of Social Services
March, 1961

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FOREWORD

Great advances have been made in social services since the previous edition of this handbook was issued less than five years ago, and many traditional patterns have been re-designed to meet the changing circumstances of modern society.

The upward movement in the rate of pensions has been maintained, consistent with the increasing ability of the community to meet the additional cost. The means test has been liberalized from time to time, bringing social services to thousands of people previously excluded, and the qualifying conditions for pensions, benefits and allowances have been eased in many ways. But other changes of even greater sociological significance have been effected in the last few years, and their importance demands special emphasis.

Traditionally, Commonwealth age, invalid, widows' and service pensions have been paid, subject to the means test and irrespective of their other circumstances, to qualified persons at the same rate. That has been changed by the introduction of supplementary assistance for pensioners who pay rent and who are deemed to be dependent on a single pension.

For more than fifty years social service benefits were not paid to aboriginal natives unless they were exempt from the State native welfare laws. The present Government has changed this, and all aboriginal natives who are not nomadic or primitive are now eligible for all social services in the same way as other people.

Right from the very beginning of Commonwealth social services the means test for pensions has favoured income rather than property, and every attempt to correct that anomaly has only accentuated the inherent disparity which has been the cause of dissatisfaction and hardship. A new formula has now been devised and the means tests on income and on property have been merged to provide a common and inter-changeable basis for assessing pension entitlement. This has removed the disadvantages of the old system.

All these rapid changes have created an urgent need for a new informative handbook, and this publication is designed to meet that need. It provides general information in the main text, and the current rates of all pensions, benefits and allowances are given in a supplement which will be re-issued with any future alterations of importance.

Great progress has been made since the first social service legislation was passed by the Federal Parliament in 1908 and, if I may be permitted to say so with some pride, much of it belongs to the last decade.

HUGH S. ROBERTSON

Minister for Social Services.



Maternity Allowances

MATERNITY ALLOWANCES are paid to mothers to help meet the expenses associated with the birth of children. They are not subject to a means test.

Persons Eligible

Any woman is entitled to an allowance if she resides, or intends to reside, in Australia permanently and gives birth to a child in Australia. The allowance may be paid for a birth on a ship travelling to Australia, unless the mother is entitled to a similar benefit from another country. It may also be paid for a birth on a ship travelling between ports in Australia or an

Australian Territory, provided the mother intends to remain in Australia.

A woman who is not a British subject may receive the allowance if she or her husband has lived in Australia for at least a year immediately before the child's birth. The allowance may be paid for a birth which occurs on board a ship travelling to Australia or within a year of the mother's

arrival in Australia, if the Department is satisfied that she intends to remain here; otherwise payment may be withheld for a year after her arrival. In certain circumstances, an Australian who gives birth to a child while temporarily overseas is entitled to an allowance.

An allowance may be paid for the birth of a still-born child or of a child which lives for less than 12 hours, if the child had developed for at least 5½ months.

Rate of Allowance

The amount of allowance payable depends on the number of other children under 16 years that the mother has in her care.

An extra payment is made for each additional child born in multiple births. Part of the allowance may be paid in advance four weeks before the expected birth of the baby. The balance is payable immediately after the birth. Details of the rates of allowance and of the other payments are given in the Schedule on page 34. Claims should be lodged within six months of the birth. In special circumstances, this period may be extended. Maternity allowance is paid by cheque posted to the mother's address.

HISTORY

Maternity allowances were introduced by the Fisher Government in 1912. The allowance was £5, and it was paid free of a means test.

No change in rate was made until 1931 when the Scullin Government reduced the allowance to £4 and introduced a means test on income.

The means test was made more restrictive in 1932 by the Lyons Government. In 1934 the same Government provided for the basic allowance of £4 to be increased by 5s. in respect of each previous child under 14, up to a maximum of £5. In 1936 the basic allowance was increased to £4 10s. by the Lyons Government, and the amount payable where a mother had one or more other children under 14 years was fixed at £5. In 1938 the same Government provided for payment of an allowance of £7 10s. to mothers who had three or more previous children under 14 years of age.

In 1942 the Curtin Government extended eligibility to certain aboriginal natives.

In 1943 the Curtin Government abolished the means test for maternity allowances. The rate was increased to £15 where there were no other children under 14 years, £16 where there were one or two other children under 14, and £17 10s. where there were three or more such children. In 1944 the Curtin Government provided for payment of an extra £5 on the birth of twins and an extra £10 on the birth of triplets; the age limit for previous children to be taken into account in determining the amount of allowance was raised from 14 to 16 years.

In 1947 the Chifley Government amended the provision relating to multiple births and provided for an extra £5 to be paid for each additional child in multiple births. It also provided for £5 of the maternity allowance to be available to the mother four weeks before the expected birth. In 1956 the Menzies Government increased the part of the allowance payable before the birth to £10. In 1959 the Menzies Government extended eligibility for maternity allowances to all aboriginal women except those who are nomadic or primitive.

Child Endowment

CHILD ENDOWMENT is paid, free of a means test, to persons with family responsibilities.

Persons Eligible

Any person who resides, or intends to reside, permanently in Australia and who has the custody, care and control of one or more children under the age of 16 years is eligible to receive endowment. In ordinary circumstances, where the children are living with their parents, the mother makes the claim for endowment and receives the payments.

One year's residence in Australia is required if the mother and the child were not born here. This condition is waived if the Department is satisfied that they are likely to remain permanently in Australia. It is also waived for the children of members of the Defence Forces of the United Kingdom serving with the Forces of the Commonwealth.

A child born during the mother's temporary absence from Australia is considered to have been born in Australia.

Where a child's father is not a British subject, endowment is payable if—

- the child was born in Australia;
- the mother is a British subject; or
- the Department is satisfied that the child is likely to remain in Australia permanently.

Divided Families

There are special provisions for cases of families divided because of divorce, separation, death of a parent, and other circumstances.

A person already receiving endowment who takes a child of a divided family may be paid additional endowment as if the child were her own. A person not already receiving endowment who takes any such child may be paid the same rate of endowment for the child as would be payable if the family had not become divided.

Children in Institutions

Endowment may be claimed for children cared for by any approved charitable or religious institution or organization, including a government institution (other than a



mental hospital). Where a child is in a government mental hospital, endowment may be paid to the parent if a reasonable contribution is being made towards the child's maintenance.

Australians Temporarily Abroad

Under certain conditions, endowment may be paid to residents of Australia who are temporarily abroad.

Rate of Endowment

The amount of endowment payable is shown in the Schedule on page 34.

Payment Accrues—

- from the beginning of the next four-weekly endowment pay period after the date of the child's birth; or
- from the date on which a person takes an already endowed child into her care;

provided the claim is lodged within six months from that date. In special circumstances, this time limit may be extended. Otherwise, endowment accrues, in the case of a new-born child, from the beginning of the first endowment pay period following the date of

claim; or, for an already endowed child, from the date the claim is lodged.

Method of Payment

Endowment is paid in arrears.

Two methods of payment are available—

- by credit every 12 weeks to a bank account.
- by orders which may be cashed at four-weekly intervals at a Post Office or Bank or, where this method is selected, by cheque if there are more than six children.

Payment Ceases

from the end of the endowment pay period in which—

- the child reaches the age of 16 years;
 - the child, or the person to whom endowment is granted, ceases to be permanently resident in Australia;
 - the child, if a girl, marries.
- If the child leaves the custody, care and control of the person to whom endowment was granted, payment ceases from that date.

HISTORY

Child endowment was introduced by the Menzies Government in 1941, at the rate of 5s. a week for each child under the age of 16 years in excess of one in a family.

Since then, the rate has been increased by 2s. 6d. a week on two occasions—in 1945 by the Curtin Government, and in 1948 by the Chifley Government.

In 1950 the Menzies Government extended endowment to the first or only child under 16 years at the rate of 5s. a week.

Unemployment and Sickness Benefits

UNEMPLOYMENT AND SICKNESS BENEFITS

are paid to people who suffer temporary loss of regular earnings because of unemployment, sickness or accident. There is a means test on income but not on property.

Persons Eligible

To be eligible for benefit, a person must—

- be at least 16 years of age and, if a man, be under 65 years and, if a woman, under 60 years; and
- have been resident in Australia for at least a year immediately before the date of the claim. This condition is waived if the

Department is satisfied that the claimant intends to reside in Australia permanently.

A person receiving an age, invalid or widow's pension, a service pension (as distinct from a war pension) or a tuberculosis allowance is ineligible for unemployment or sickness benefit.

Men over the age of 65 and women over the age of 60 who are

temporarily unemployed and who intend to resume work at an early date may apply for special benefit (see below).

A married woman is usually not qualified to receive sickness benefit in her own right if it is reasonably possible for her husband to maintain her. If her husband is able to maintain her only partially, some benefit may be paid.

Other Qualifications

Unemployment: To receive unemployment benefit a person must—

- be unemployed, provided his unemployment is not due to his being a direct participant in a strike;
 - be capable and willing to undertake suitable work; and
 - have taken reasonable steps to obtain work. Registration with the Commonwealth Employment Service is necessary.
- Sickness:** To receive sickness benefit a person must—
- be temporarily incapacitated for work because of sickness or accident; and
 - have suffered a loss of income as a result.

Rate of Benefit

The maximum rate of benefit payable to adults and to married persons under 21 and the lesser rates payable to unmarried persons under 21 are shown in the Schedule on page 34. The rates of additional benefit payable for a dependent spouse and for one child under 16 years are shown in the same Schedule.

Additional benefit, at the same rate as that for a dependent wife, may be paid for a claimant's housekeeper if he is not receiving benefit for his wife. This benefit for a housekeeper is paid only if there are one or more children under 16 in the home and if the woman is substantially dependent on the claimant but is not employed by him.

Means Test

The amount of income which a person may have and receive benefit at the maximum rate is £2 a week for an adult or a married person under 21, and £1 a week for an unmarried person under 21. If the claimant's income from other sources exceeds these amounts, the benefit is reduced by the amount of the excess.

For unemployment benefit, the income of the claimant's spouse is also taken into account, but it may be disregarded if the couple are permanently separated.

For both unemployment and sickness benefits, the spouse's income also affects the determination of whether the spouse is dependent on the claimant for the purpose of payment of additional benefit.

"Income" includes earnings, any other form of income and any periodical payment or benefit by way of gift or allowance, with certain exceptions.

"Income" does not include:—
Child endowment or other payments for children; a war pension (as distinct from a service pension); an amount received in reimbursement of medical, dental or similar

expenses actually paid (other than a periodical payment or an accumulation of instalments); Commonwealth health benefits and amounts received from registered benefit organizations.

For sickness benefit, any payment from an approved friendly society or similar body for the incapacity for which benefit is claimed is not counted as income for purposes of the means test.

Effect of Compensation and War Pension

Pension

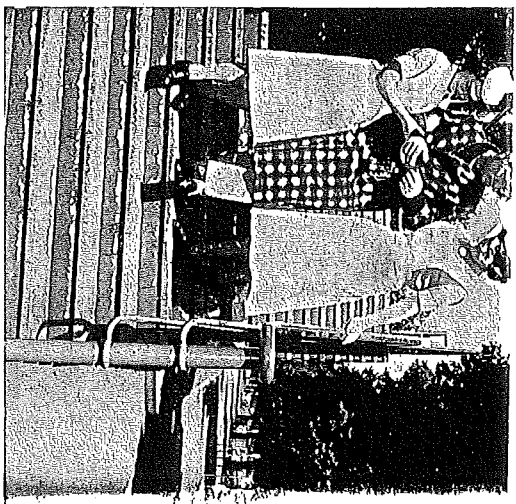
The amount of compensation, damages or similar payment, or war pension, if paid for the same incapacity as that for which sickness benefit is claimed, is deducted from the rate of sickness benefit otherwise payable. If not paid for the same incapacity, compensation is treated as income and war pension is disregarded.

Pending the determination of a claim for compensation or damages, a sickness benefit may be paid without any deduction because of the compensation. When an award of compensation or damages is made, the Department may recover, from the beneficiary or from the person liable to pay compensation or damages or from his insurer, any sickness benefit that has been overpaid as a result of the receipt of compensation.

Payment of Benefit

Unemployment benefit is payable—

- from the seventh day after the day on which the claimant became unemployed; or



- from the seventh day after the day on which the claim was lodged; whichever is the later.

Sickness benefit is payable from the seventh day after the day on which the claimant became incapacitated for work, provided the claim is lodged within 13 weeks from the date of the incapacity. Unless there are special reasons for delay, a claim lodged after the specified 13 week period is paid only from the date of lodgment.

A claim for workers' compensation made within 13 weeks after the date of the incapacity may be treated as a claim for sickness benefit for the purpose of determining when benefit begins.

It is important to claim as soon as possible. Delay may result in loss of benefit. Claims may be made by another person on a claimant's behalf, even if full details are not available.

Benefits are paid weekly in arrears by cheque posted to the beneficiary's address.

Special Benefit

A special benefit may be granted to a person not qualified for an unemployment or sickness benefit 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.

The maximum rate for this benefit is the same as for unemployment or sickness benefit.

Special benefit is not payable to any one receiving an age, invalid or widow's pension, a service pension or a tuberculosis allowance.

HISTORY

Legislation for unemployment and sickness benefits was introduced in 1944 by the Curtin Government. Payments began in 1945, the maximum weekly rates being £1 5s. for a married person or an adult (with lower rates for unmarried minors), £1 for a dependent spouse and 5s. for one child under 16. Permissible income was £1 a week for adults and married minors, with smaller amounts for unmarried minors.

In 1952 the Menzies Government increased the rates of benefit, except that payable for a child, to double the previous amounts. In 1957 the Menzies Government increased the rates of benefit to their present level; the amount of permissible income was raised from £1 to £2 a week for adults and married minors and from varying smaller amounts to £1 a week for unmarried minors.

Widows' Pensions

WIDOWS' PENSIONS are paid to widows and other women who satisfy certain conditions. There is a means test on income and property.

Women Eligible

The classes of women provided for are—

- **Class A.** A widow with one or more children under 16 years of age in her custody, care and control.
- **Class B.** A widow of at least 50 years of age who has no children under 16 in her custody, care and control, or a widow of at least 45 years of age whose Class A pension ceases because she no

longer has a child in her custody, care and control.

- **Class C.** A widow under 50 who has no children under 16 in her custody, care and control, and who is in necessitous circumstances within the 26 weeks following her husband's death. If the widow is pregnant, pension may be continued until the birth of the child when she may qualify for a Class A pension.

For Classes A and B, the term "widow" includes a deserted wife, a divorcee, a woman whose husband has been in prison for at least six months, and a woman whose husband is in a mental hospital. Certain "dependent females" may qualify for A, B or C class pensions. A woman may not receive a widow's pension as well as an age or invalid pension or a tuberculosis allowance.

Women Ineligible

These include—

- an alien;
- a woman who is receiving a war pension under the Repatriation Act because of her husband's death;
- a deserted wife or a divorcee who has not taken reasonable action to obtain maintenance from her husband or former husband.

Residential Qualification

Five years' continuous residence in Australia immediately prior to claiming pension is required. This period is reduced to one year if the woman and her husband were living permanently in Australia when he died. Continuity of residence is not regarded as broken by absence in a Territory of the Commonwealth.

Certain absences count as residence. These are: Absences due to war, absences during which the claimant was regarded as a resident of Australia for income tax purposes, and occasional absences not exceeding in the aggregate one-tenth of the total period of residence and absence. A claimant is also considered to have been resident in Australia during a

temporary absence in which her home remained in Australia if she was a widow at the time and if she then maintained any of her children under 16 years who were dependent on her before she left Australia. Residence in New Zealand or the United Kingdom counts as residence in Australia (see also page 29).

Continuation of Class A Pension

A Class A widow may continue to receive her pension until her child reaches 18 years of age if the child is a full-time student, is not in employment and is dependent on her.

Rates of Pension

Maximum rates for the different classes of widows' pensions are shown in the Schedule on page 35. The same Schedule shows the rate of extra pension payable to Class A widows for each child except the first under 16 years of age.

Definition of Income

For purposes of the means test, "income" includes earnings and any other form of income, with certain exceptions.

- The main exceptions are—
- income derived from property;
 - gifts or allowances from children, parents, brothers or sisters;
 - payments, other than annuities, by way of benefit from friendly societies;
 - State food relief or similar assistance;
 - payments in respect of illness, infirmity or old age, other than an annuity, from a trade union;

- child endowment or other payments for children;
- Commonwealth health benefits and amounts received from registered benefit organizations.

For means test purposes, up to 10s. a week of a claimant's income is disregarded for each dependent child under 16 years.

Definition of Property

For purposes of the means test, "property" includes all real and personal property, e.g., houses, land; money in hand, in a bank, invested or lent; bonds; shares; legacies; interests in estates of deceased persons; vehicles other than for personal use; livestock.

The value of the pensioner's home in which she permanently resides and of her furniture and personal effects is disregarded for means test purposes.

Other types of property disregarded are—

- the surrender value, up to £750, of any life insurance policies;
- the capital value of any life interest, annuity or contingent interest;
- the value of any reversionary interest;
- any property to which the claimant is entitled from

a deceased person's estate but which has not been received by her.

The Director-General of Social Services has discretionary power to disregard the value of other property in special circumstances.

The Operation of the Means Test

The means test for Class A pensioners is different from that for Class B. Details are set out below.

There is no specific means test for Class C pension which is paid where it is evident that a widow has insufficient means of support.

(i) Class A. The amount of pension payable depends on the claimant's means as assessed. These consist of—

- her annual rate of income, plus
- a property component equal to £1 for each complete

£10 of her net property above £1,000, if the value of her property exceeds £2,250. If the widow's property does not exceed £2,250, no property component is counted.

A widow's means as assessed may consist entirely of income, entirely of property component or of various combinations of income and property component. The pension payable in any case is calculated by deducting from the maximum annual rate of pension (this varies with the number of children, see page 35) the amount by which means as assessed exceed £182. No pension is payable if the value of property is £5,550 or more, irrespective of the number of children.

Thus—

- If a widow's means as assessed are not more than £182, a maximum pension will be payable.
- If her means as assessed equal or exceed £182 plus the maximum rate of pension applicable in her case, no pension will be payable.

- If her means as assessed exceeds £182 but are less than the sum of £182 plus the maximum rate of pension applicable in her case, a reduced pension will be payable, provided the value of her property is less than £5,550.

CLASS A WIDOW PENSIONERS WITH ONE CHILD*

Annual rate of income (after deducting additional income allowed for children)	Property	Means as assessed	Amount to be deducted from maximum annual rate of pension
£ Nil	£ 1,000	£ Nil	£ Nil
104	2,000	104	Nil
208	1,000	208	26
Nil	3,080	208	26
250	2,000	250	68
50	3,000	250	68
80	3,500	330	148
180	2,500	330	148
200	2,500	350	168
100	3,500	350	168
100	4,000	400	218
400	Nil	400	218

*Extra pension is payable for each child after the first. (See page 35.)

The pension payable in the examples shown above is the maximum annual rate of pension (see page 35) minus the amount shown in column 4 of the table.

(ii) Class B. The amount of pension payable depends on the claimant's means as assessed. These consist of—

- her annual rate of income, plus

A widow's means as assessed may consist entirely of income, entirely of property component or of various combinations of income and property component. The pension payable in any case is calculated by deducting from the maximum annual rate of pension

(see page 35) the amount by which means as assessed exceed £182. No pension is payable if property is valued at £4,300 or more.

Thus—

- If a widow's means as assessed are not more than £182, a maximum pension will be payable.
- If her means as assessed equal or exceed £182 plus the maximum rate of pension, no pension will be payable.

● If her means as assessed exceeds £182 but are less than the sum of £182 plus the maximum rate of pension, a reduced pension will be payable, provided the value of her property is less than £4,300.

Some examples showing how to calculate the pension payable to Class B widows who have varying amounts of income and/or property are given in the table below. The maximum annual rate of pension is shown in the Schedule on page 35.

CLASS B WIDOW PENSIONERS

Annual rate of income	Property	Means as assessed	Amount to be deducted from maximum annual rate of pension
£ Nil	£ 500	£ 30	£ Nil
Nil	700	154	Nil
52	2,000	232	50
150	1,020	232	50
200	1,000	280	98
250	500	280	98
50	3,500	380	198
380	Nil	380	198

The pension payable in the examples above is the maximum annual rate of pension (see page 35) minus the amount shown in column 4 of the table.

Supplementary Assistance
Widow pensioners may receive



Method of Payment

Widows' pensions are paid fortnightly by cheque posted to the pensioner's address or in cash at a Post Office nominated by her.

- Pension is paid—
- From the date the claim is lodged with the Department; or
- From the date of the husband's death, if the claim is lodged within three months.

Absence from Australia

Payment of pension ceases when

a pensioner leaves Australia except where she proposes to live in an external Territory of the Commonwealth. Payment may be continued during a pensioner's temporary absence in a country with which Australia has a reciprocal agreement, viz., New Zealand and the United Kingdom.

Where the pension is not continued during a person's temporary absence from Australia, payment for not more than 12 weeks of absence may be made on her return.

HISTORY

Widows' pensions were introduced by the Curtin Government in 1942, maximum weekly rates being—Class A, £1 10s.; Class B and Class C, £1 5s. Rates were subject to cost of living adjustments and as a result were increased to £1 12s. and £1 7s. respectively in 1943. The provisions for cost of living adjustments were repealed by the Curtin Government in 1944.

In 1945 the Chifley Government raised the Class A rate to £1 17s. 6d. and the Class C rate to £1 12s. 6d. In 1947 rates for all three classes were increased by 5s. a week, and Class D pensions were introduced with a maximum rate of £1 12s. a week for women whose husbands were in prison. In 1948 another all round increase of 5s. was made by the Chifley Government, bringing the rates to:—Class A, £2 7s. 6d.; Classes B and D, £1 17s.; Class C, £2 2s. 6d.

The Chifley Government eased the means test in 1946 and again in 1948. In 1948 the same Government placed limits on the total amount that might be received from widow's pension and war pension.

In 1950 the Menzies Government increased the rate for Class A by 7s. 6d. a week and for other classes by 5s. In 1951 it raised the Class A rate by 10s. a week, the Class B and Class D rate by 8s. and the Class C rate by 2s. 6d., bringing the maximum rates to £3 5s. for Class A and £2 10s. for the other three classes; the means test was also liberalized.

Further increases of 7s. 6d. a week for Class A widows and 5s. a week for other classes were made by the Menzies Government in 1952; the residential qualification was modified. In 1953 rates for all classes of widows were raised by 2s. 6d. a week.

The Menzies Government eased the means test in 1953 and again in 1954. In 1955 it granted a general increase of 10s. a week bringing the maximum rate to £4 5s. for Class A and £3 7s. 6d. for other classes. Provisions limiting the total amount that might be received from widow's pension and war pension were repealed.

In 1956 the Menzies Government introduced payment of extra pension of 10s. a week to Class A widows for each child other than the first. It also provided for payment of Class B pension, in certain circumstances, to women aged 45 to 50 years. In 1957 the maximum general rate for all classes was increased by 7s. 6d. a week by the Menzies Government. In 1958 supplementary assistance was introduced for certain pensioners who pay rent, and the property limit was raised.

In 1959, the Menzies Government extended eligibility for widows' pensions to all aboriginal natives except those who are nomadic or primitive. In the same year, the rates for all classes of widows' pensions were raised by 7s. 6d. a week.

In 1960 the Menzies Government provided for an all round increase of 5s. a week. Class D pensions were abolished, and eligibility for Class A or Class B pensions was extended to women whose husbands had been in prison for six months or more. Legislation was also introduced for the merging of the means tests on income and on property into one composite test; this came into effect in 1961.

Age Pensions

AGE PENSIONS are paid to men at age 65 and women at age 60 if they satisfy certain residence and nationality requirements and if they qualify under a means test on income and property.

A person may not receive an age pension as well as an invalid or widow's pension, a tuberculosis allowance or a service pension (except one for pulmonary tuberculosis).

Residential Qualification

In order to qualify, a person must have lived in Australia continuously for 20 years. This need not be immediately prior to claiming pension. Continuity of residence is not regarded as broken by absence in a Territory of the Commonwealth.

Periods of absence from Australia, in certain circumstances, count as residence. These are: Absences due to war, absences during which the claimant was regarded as a resident of Australia for income tax purposes and, in the case of a person who has had at least 18 years' residence, absences up to a total of two years, plus six months for every year of residence in excess of 18 years.

A person is also considered to have been resident in Australia during any temporary absence during which his home remained in Australia. With a married man, this concession applies only if he maintained his wife and any children under 16 years of age during his absence. Residence in New Zealand or the United Kingdom counts as residence in Australia. (See also page 29.)

Nationality

An age pension may not be granted to an alien.

Rate of Payment

The maximum rate of pension is shown in the Schedule on page 35.

The same Schedule shows the rates of wife's allowance for a non-pensioner wife, of child's allowance for the first child, and of the extra pension payable for each child other than the first. These are payable only if the pensioner is permanently incapacitated for work. (See also page 22.)

If a pensioner lives in a benevolent home, part of the pension is paid to him. (See the Schedule on page 35 for the rate.) The rest is paid to the home except where the pensioner is a patient in an infirmary ward.

Definition of Income

For purposes of the means test, "income" includes earnings and any other form of income, with certain exceptions.

The main exceptions are—

- income derived from property;
- gifts or allowances from children, parents, brothers or sisters;

- payments, other than annuities, by way of benefit from friendly societies;
- State food relief or similar assistance;
- payments in respect of illness, infirmity or old age, other than an annuity, from a trade union;
- child endowment or other payments for children;
- Commonwealth health benefits and amounts received from registered benefit organizations.

For means test purposes, up to 10s. a week of a claimant's income may be disregarded for each dependent child under 16 years.

Definition of Property

For purposes of the means test, "property" includes all real and personal property, e.g., houses; land; money in hand, in a bank, invested or lent; bonds; shares; legacies; interests in estates of deceased persons; vehicles other than for personal use; livestock.

The value of a person's home in which he permanently resides and of his furniture and personal effects is disregarded for means test purposes.

Other types of property disregarded are—

- the surrender value, up to £750, of any life insurance policies;
- the capital value of any life interest, annuity or contingent interest;
- the value of any reversionary interest;

- any property to which the claimant or spouse is entitled from a deceased person's estate but which has not been received.

The Director-General of Social Services has discretionary power to disregard the value of other property in special circumstances.

The Operation of the Means Test

The amount 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 property component or of various combinations of income and property component.

The pension payable in any case is calculated by deducting from the maximum annual rate of pension (see page 35) the amount by which means as assessed exceed £182. No pension is payable if the value of property is £4,620 or more, irrespective of the number of children.

Thus,

- If a person's means as assessed are not more than £182, a maximum pension will be payable.
- If his means as assessed equal or exceed £182, plus the maximum rate of pension

- If his means as assessed exceed £182 but are less than the sum of £182 plus the maximum rate of pension applicable in his case, a reduced pension will be payable, provided the value of his

property is less than £4,620. Some examples showing how to calculate the pension payable to persons who have varying amounts of income and/or property are given in the table below. The maximum annual rate of pension is shown in the Schedule on page 35.

AGE PENSIONERS

Annual rate of income (after deducting additional income allowed for children)	Property	Means as assessed	Amount to be deducted from maximum annual rate of pension
£ Nil	£ 500	£ 30	£ Nil
52	800	112	Nil
104	1,200	204	22
180	440	204	22
150	1,000	230	48
200	500	230	48
250	400	270	88
100	1,900	270	88
300	600	340	158
110	2,500	340	158
50	4,000	430	248
430	Nil	430	248

The pension payable in the examples shown above is the maximum annual rate of pension (see page 35) minus the amount shown in column 4 of the table.

For married couples, except where they are separated or in other special circumstances, the income and property of each is taken to be half the total income and property of both, even if only one is a pensioner or claimant. The pension is then assessed as for a single person.

Blind Persons

The means test does not apply to the pension a blind person receives for himself or to the



Invalid Pensions

INVALID PENSIONS are paid to people who are permanently incapacitated for work or permanently blind and who satisfy age, residence and nationality requirements. There is a means test on income and property, except for blind persons.

A person cannot receive an invalid pension as well as an age or widow's pension, a tuberculosis allowance, or a service pension (except one for pulmonary tuberculosis).

Qualifying Age

Only persons 16 years of age or over are eligible.

Incapacity

To qualify, a person must be permanently incapacitated for work to the extent of at least 85 per cent., or permanently blind. A person who is temporarily incapacitated is not eligible for invalid pension but may qualify for a sickness benefit. Details are given on pages 7 to 10.

Nationality

An invalid pension is not payable to an alien.

Residential Qualification

Five years' continuous residence in Australia is required. This need not be immediately prior to claiming pension. However, if a person became permanently incapacitated or permanently blind outside Australia, except during a temporary absence, a total of 20 years' residence is necessary. Continuity of residence is not regarded as broken by absence in a Territory of the Commonwealth.

Certain absences count as residence. These are: Absences due to war; absences during which the claimant was regarded as a resident of Australia for income tax purposes, and occasional absences not exceeding in the aggregate one-tenth of the total period of

child's allowance payable for the first child. It does, however, apply to the wife's allowance payable for a non-pensioner wife and to the extra pension payable for children other than the first. Further details are given in the section of this booklet dealing with invalid pensions.

Supplementary Assistance

Supplementary assistance is available to single pensioners and to married couples where only one is a pensioner and no wife's allowance is paid. It is payable only to persons who pay rent and who are considered to depend entirely on their pensions.

The rate of supplementary assistance is shown in the Schedule on page 35.

Method of Payment

Age pensions are paid fortnightly by cheque posted to the

pensioner's address or in cash at a Post Office nominated by the pensioner.

Pension is paid from the first pension pay-day after the claim is lodged.

Absence from Australia

Payment of pension ceases when a pensioner leaves Australia except where he proposes to live in an external Territory of the Commonwealth. Payment may be continued during a pensioner's temporary absence in a country with which Australia has a reciprocal agreement, viz., New Zealand and the United Kingdom.

Where the pension is not continued during a person's temporary absence from Australia, payment for not more than 12 weeks of absence may be made on his return.

residence and absence. A claimant is also considered to have been resident in Australia during any temporary absence during which his home remained in Australia; with a married man, this applies only if he maintained his wife and any children under 16 during his absence. Residence in New Zealand or the United Kingdom counts as residence in Australia. (See also page 29.)

Rate of Payment

The maximum rate of pension is shown in the Schedule on page 35.

The same Schedule shows the rates of wife's allowance for a non-pensioner wife, of child's allowance for the first child and of the extra pension payable for each child other than the first.

If a pensioner lives in a benevolent home, part of the pension is paid to him. (See the Schedule on page 35 for the rate.) The rest is paid to the home except where the pensioner is a patient in an infirmary ward.

Definition of Income

Definition of Poverty

These are defined in the same way as for age pensions.

However, it should be noted that if an invalid pensioner is earning, the question of permanent incapacity for work is reconsidered.

Employment is not necessarily inconsistent with permanent incapacity of 85 per cent., and each case is determined on its merits.

The Operation of the Means Test
Except for blind persons, the means test for invalid pensions is the same as for age pensions. This is outlined on pages 18 to 19.

Blind Persons

Subject to the following paragraph, all permanently blind persons, qualified in other respects, are eligible for the maximum rate of invalid pension free of the means test. The additional pension payable to an invalid pensioner for each child other than the first may also be granted, but this is subject to the means test applicable to persons who are not blind.

A blind person receiving a war pension cannot receive more by way of invalid or age pension than the amount which would be payable to a person who is not blind and who is receiving the "Special Rate" war pension for total and permanent incapacity. Income other than war pension is disregarded.

A wife's allowance may also be paid to the non-pensioner wife of a blind person, but this is subject to the means test. Child's allowance may be paid for the first child of a blind pensioner; this is free of the means test. These allowances are described in more detail below.

Supplementary Assistance

Supplementary assistance is available to single pensioners and to married couples where only one is a pensioner and no wife's allowance is paid. It is payable only to per-

sons who pay rent and who are considered to depend entirely on their pensions. The eligibility of blind pensioners is determined on the same basis as that of other invalid pensioners.

The rate of supplementary assistance is shown in the Schedule on page 35.

Method of Payment

The same method is followed as with age pensions. This is outlined on page 20.

Absence from Australia

The position is similar to that for age pensions. (See page 20.)

Wife's Allowance

An allowance may be granted to the wife of an invalid pensioner, if she is living with her husband and is not receiving an invalid or age pension, or a service pension under the Repatriation Act. The rate of allowance is affected by income and property on the same basis as an age or invalid pension, i.e., the maximum rate of allowance is reduced by any means as assessed beyond £182. The maximum rate of allowance is shown in the Schedule on page 35.

This allowance is payable, on the same conditions, to the wife of an age pensioner who is permanently incapacitated for work or permanently blind.

A wife's allowance is not payable to a woman whose husband lives in a benevolent home, unless she is at least 50 years of age or has the custody, care and control of a child under the age of 16 years.

Child's Allowance

An allowance for the first or only child under the age of 16 may be

granted to the wife of an invalid pensioner (or age pensioner who is permanently incapacitated for work or permanently blind), if she is living with her husband and is not receiving a service pension. The allowance is paid free of a means test. The rate of allowance is shown in the Schedule on page 35.

This allowance for a child is additional to the wife's allowance and may also be granted where the wife is ineligible for a wife's allowance because of income or property.

A child's allowance may be granted to any invalid pensioner who has the custody, care and control of a child under the age of 16 years, but where both husband and wife are invalid pensioners, living together, the child's allowance is payable only to the wife.

HISTORY

Age pensions were introduced by the Deakin Government in 1909. The maximum rate of pension was 10s. a week, and permissible income was also 10s. a week. The property limit was £310, and the property exemption was £50 (£25 each if both husband and wife were pensioners). Where the property included the pensioner's home from which he derived no income, the exemption was £100 instead of £50.

Invalid pensions, payable at the same rate and subject to the same means test as age pensions, were introduced by the Fisher Government in 1910. Since then, variations in the rate of invalid pensions and in the means test have been the same as for age pensions.

In 1912 the Fisher Government eliminated the value of a person's home as part of his property for means test purposes.

The maximum weekly pension rate was increased to 12s. 6d. by the Hughes (Labour) Government in 1916, and to 15s. by the Hughes (Nationalist) Government in 1920.

The Bruce-Page Government increased the rate to 17s. 6d. in 1923 and raised the permissible income to 12s. 6d. a week and the property limit to £400. In 1925, the same Government increased the pension rate to £1 a week.

Pensions were reduced in the depression years. The maximum rate was reduced to 17s. 6d. in 1931 by the Scullin Government. In 1932 the Lyons Government introduced a provision reducing the rate to 15s. if the pensioner had income of not less than 2s. 6d. a week. Pensioners with income of less than that amount were paid the difference between 17s. 6d. a week and the amount of any income.

The Lyons Government removed this provision in 1933 and introduced a system of cost of living adjustments. An adjustment of 6d. in 1935 and two further increases of 1s. by the Lyons Government in 1936 and 1937 restored the maximum rate of pension to the 1925 level of £1 a week. The provisions for cost of living adjustments were repealed later in 1937.

In 1940 the Menzies Government increased the pension rate to £1 1s. a week and re-introduced cost of living adjustments. An adjustment of 6d. was made in 1941.

Later in 1941 the Curtin Government increased the pension rate to £1 3s. 6d. It also repealed the provision setting the property exemption for a married couple both of whom were pensioners at £25 each, compared with £50 for a single person. In the next two years, six cost of living adjustments and one increase of 6d. a week brought the pension to £1 7s. a week.

In 1942, the Curtin Government extended eligibility to certain aboriginal natives.

In November, 1943, as a result of a fall in the price index number, the pension was reduced by 6d. This reduction was restored in December, 1943, with retrospective effect, under National Security Regulations which also suspended the operation of cost of living provisions. These provisions were repealed by the Curtin Government in 1944.

The Curtin Government raised the pension rate to £1 12s. 6d. in 1945, and an increase of 5s. was made by the Chifley Government in 1947.

In 1946, the Chifley Government eased the means test by increasing the permissible income from 12s. 6d. to £1 a week and by lifting the property limit from £400 to £650. In 1948 the Chifley Government increased the pension rate by 5s. to £2 2s. 6d. a week and liberalized the means test again by increasing permissible income to £1 10s. a week and by raising the property exemption to £100 and the property limit to £750. It also placed limits on the total amount that might be received from age or invalid pension and war pension.

The Menzies Government increased the pension rate by 7s. 6d. a week in 1950. In 1951, the same administration made an increase of 10s. a week in the pension rate and eased the means test by lifting the property limit to £1,000. In 1952 the Menzies Government increased the pension rate to £3 7s. 6d., provided a pension of £3 a week free of means test to all qualified blind persons and repealed the provision which disqualified an invalid minor who was adequately maintained by his parents.

In 1953 the Menzies Government increased the pension rate by 2s. 6d. a week, raised the permissible income to £2 a week, the property exemption to £150 and the property limit to £1,250. In 1954 further liberalizations of the means test were introduced. Permissible income was increased to £3 10s., the property exemption was raised to £200 and the property limit to £1,750; income derived from property was excluded from "income" for pension purposes. In the same year, the means test was abolished for blind persons.

The Menzies Government increased the pension rate to £4 a week in 1955; it also repealed the provisions placing ceilings limits on the total a person could receive from age or invalid pension and war pension. In

1956 the same administration increased the pension rate for invalid pensioners and incapacitated age pensioners by 10s. a week for each child other than the first.

In 1957 the Menzies Government raised the maximum general rate of pension by 7s. 6d. In 1958 it introduced the payment of supplementary assistance for certain pensioners who pay rent, and the property limit was increased from £1,750 to £2,250.

In 1959 the pension was again increased by 7s. 6d. a week bringing the maximum general rate to £4 15s. In the same year the Menzies Government extended eligibility for age and invalid pensions to all aboriginal natives except those who are primitive or nomadic.

In 1960 the pension rate was increased by 5s. a week. At the same time the Menzies Government introduced provisions for the merging of the means tests on income and property into one composite unit; these came into effect in 1961.

Allowances of 15s. a week for the wife and 5s. a week for one child of an invalid pensioner were introduced by the Curtin Government in 1943. The Chifley Government increased the wife's allowance to £1 in 1947 and to £1 4s. in 1949; it was increased by the Menzies Government to £1 10s. in 1951 and to £1 15s. in 1952. The child's allowance was increased to 9s. by the Chifley Government in 1949 and to 11s. 6d. by the Menzies Government in 1951.

Funeral Benefits

A FUNERAL BENEFIT 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.

The benefit is also payable, under the same conditions, for the funeral of a person who, at the time of his death, was receiving, or was a claimant for, a tuberculosis allowance and was otherwise qualified for an age or invalid pension.

The rate of funeral benefit is shown in the Schedule on page 35.

Where the cost of the funeral is partly met from a contributory funeral benefit fund (other than the

fund of a friendly society or trade union) a funeral benefit may be paid only to the extent by which the cost of the funeral exceeds the amount received from the fund, but in no case may the benefit payable exceed the rate shown in the Schedule on page 35.

A claim for funeral benefit should be lodged within six months of the pensioner's death.

Funeral benefits were introduced by the Curtin Government in 1943.

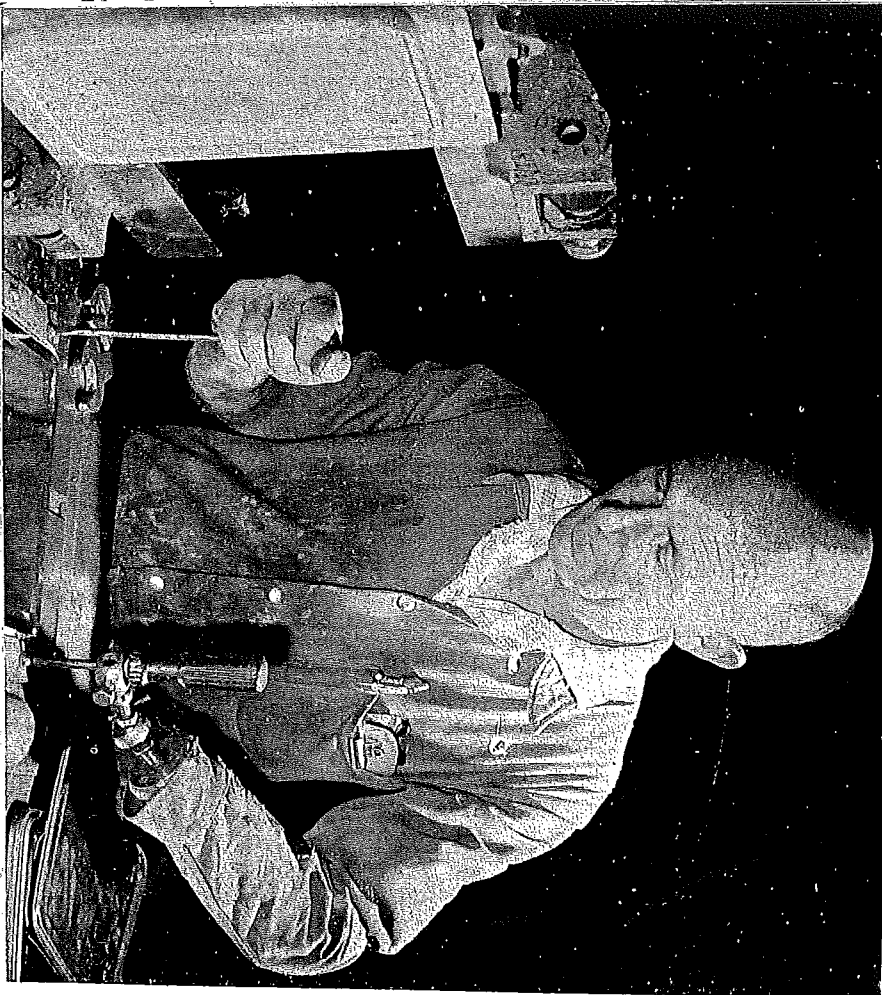
Rehabilitation

THE COMMONWEALTH REHABILITATION SERVICE assists people 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 people to reach their maximum physical fitness and to prepare for suitable employment. This is achieved by a programme of rehabilitation which may include medical and hospital treatment, physiotherapy, remedial physical training, occupational therapy, vocational training, job placement and follow-up.

Persons Eligible

- Rehabilitation is provided free to—
 - people receiving or eligible for an invalid or widow's pension;
 - those receiving or eligible for an unemployment,



- sickness or special benefit;
- people receiving a tuberculosis allowance;
- boys and girls of 14 or 15 years who, without treatment or training, would be likely to qualify for an invalid pension at age 16.

People from these groups are selected for rehabilitation if their disability is a substantial handicap for employment but can be overcome by treatment or training. There must also be a reasonable prospect that they will be able to start work within three years.

Others who may be accepted for Rehabilitation

Disabled people who cannot qualify for the free service may pay for rehabilitation themselves or may be sponsored by governmental or private organizations. The cash allowances mentioned below are not payable in these cases.

Rehabilitation Centres

The Department of Social Services has established residential and day-attendance rehabilitation centres in all States except Tasmania where a State Government centre is used. These centres are specially equipped to provide a balanced programme of remedial treatment and vocational assessment. Particular attention is paid to helping the severely handicapped meet the difficulties they encounter in the activities of daily living.

Artificial Aids

If necessary, aids such as limbs, calipers and surgical boots may be provided. These are measured and fitted by specialists, and the dis-

abled person is properly trained in their use. Wheelchairs may also be provided.

Vocational Training

Vocational training is used to offset the effect of physical disability by equipping the handicapped person to compete in employment with other people. It is given to those who are unable to return to their former occupation or who have no previous employment experience.

Training may be given in technical schools, business colleges and universities. Practical on-the-job instruction is provided in commerce and industry. Where class training is not practicable, correspondence courses may be arranged.

Books, tools and equipment up to the value of £40 may be supplied on loan if they are needed for training. If required later for employment, they may be retained and paid for by easy instalments.

Allowances

When a person begins treatment, he continues to receive his pension or benefit. Fares to and from treatment and expenses connected with any medical interview or special treatment required are paid for by the Department.

When vocational training begins, the pension or benefit is suspended and a rehabilitation allowance, together with appropriate wife's and child's allowance, is paid instead. With an invalid pensioner or an unemployment, sickness or special beneficiary, these are equal to and calculated in the same way as for an invalid pensioner. With a widow pensioner, the rate is the

same as that of the widow's pension. Pensioners receiving supplementary assistance continue to do so. See the Schedule on page 35 for details of rates of pension and assistance.

A training allowance is added to the rehabilitation allowance during training, and living-away-from-home allowances are also available. Rates of these allowances are shown in the Schedule on page 36.

Fares to and from training are also paid.

When a person is placed in employment allowances cease. If he is not placed, he receives the pension or benefit to which he is entitled.

Loss of Eligibility during Rehabilitation

A person who receives income and property during rehabilitation and as a result becomes disqualified for pension or benefit, may continue treatment and training provided he pays the cost of rehabilitation.

Loans for Home Employment

A person who has received treatment or training and is unable to enter employment under normal

conditions, but who can be satisfactorily established in some form of home employment may be granted a loan of up to £200. This is to help him buy stock, plant or equipment.

Interest at the rate of 4½ per cent per annum is charged on the loan.

Job Placement

Rehabilitation is not regarded as complete until a person has been placed in a suitable job. The Commonwealth Employment Service, Department of Labour and National Service, works closely with the Rehabilitation Service to find employment for disabled people who are unable to return to their former employers. Close contact is maintained with those for whom employment is not immediately available.

Follow-up

The Rehabilitation Service keeps in touch with each disabled person for six months after he has been placed in employment. If, at the end of this time, the conditions of employment have proved satisfactory, and he is coping successfully with the job, the case is closed.

HISTORY

In 1941 the Curtin Government introduced provisions for the vocational training of invalid pensioners.

In 1948 the Chifley Government established a comprehensive service for the rehabilitation of invalid pensioners and of unemployment and sickness beneficiaries.

The Menzies Government increased training and living-away-from-home allowances in 1951 and extended the maximum period of rehabilitation from two to three years. An amendment of 1952 enabled artificial aids and appliances to be supplied, free of cost, to persons receiving rehabilitation; living-away-from-home allowances were also raised.

The rate of rehabilitation allowance, as distinct from training and other allowances, has been raised in conformity with each increase in the maximum rate of invalid pension.

In 1955 the Menzies Government extended eligibility to two more groups, viz., persons receiving tuberculosis allowance, and boys and girls between 14 and 16 years of age. Provision was also made for persons not eligible to receive treatment and training free of cost to pay for rehabilitation. Training and living-away-from-home allowances were increased, and provision for home employment loans was introduced.

In 1958 the Menzies Government extended eligibility to widow pensioners and persons receiving special benefit.

Reciprocal Agreements

New Zealand

An agreement between the Governments of Australia and New Zealand for reciprocity in age and invalid pensions was signed in 1943. This was superseded in 1949 by another agreement which extended reciprocity to several other social service benefits.

The reciprocal arrangements cover age, invalid and widows' pensions, child endowment, unemployment and sickness benefits and the analogous New Zealand social service benefits.

For purposes of the agreement, residence in one country counts as residence in the other country for entitlement to benefits in which a residential qualification applies. Persons from one country taking up permanent residence in the other 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.

Pensioners and beneficiaries ordinarily resident in Australia or New Zealand who go to the other country for a period of temporary residence may continue to receive

their benefits during the period of temporary residence. In these cases the benefits are paid through the Government of the country they are visiting.

Any one contemplating a change of residence between New Zealand and Australia may obtain full information from any office of the Commonwealth Department of Social Services or of the New Zealand Social Security Department.

United Kingdom

A reciprocal agreement on social security between Australia and the United Kingdom was signed in 1953 and came into effect early in 1954. This was replaced by a new agreement in 1958.

The agreement covers age, invalid and widows' pensions, child endowment, unemployment and sickness benefits and comparable social service benefits payable in United Kingdom.

Residence in the United Kingdom counts as residence in Australia in determining the eligibility for Australian benefits of former U.K. residents living permanently in Australia. Generally,

persons who thus satisfy the residential qualifications for Australian pensions may, subject to the means test, receive an Australian supplement sufficient to bring the total of Australian pension and U.K. pension, if any, up to the maximum Australian rate.

The reciprocal arrangements also permit Australian aged, invalid and widow pensioners to receive their pensions while they are temporarily resident in the United Kingdom. This also applies to child endowment.

Persons intending to change their residence between Australia and the United Kingdom may obtain full details from any office of the Commonwealth Department of Social Services or of the U.K. Ministry of Pensions and National Insurance.

Homes for the Aged

THE AGED PERSONS HOMES ACT provides that grants may be made to eligible organizations towards the capital cost of erecting or purchasing approved homes for aged people.

The purpose of the Act is to encourage and help the provision of suitable homes so that aged persons may reside in conditions approaching as nearly as possible ordinary domestic life. In the case of married people, proper regard is to be given to the companionship of husband and wife.

Eligible Organizations

Organizations that may be eligible to receive a grant are—

- Church organizations;
- Organizations the principal objects or purposes of which are charitable or benevolent;
- Organizations of former members of the Defence Force established in every State or State branches of such organizations; or
- Organizations approved by the Governor-General.

A trustee or trustees or a corporation established by an eligible organization is included in the

definition of "eligible organization". With the approval of the Governor-General a trustee or trustees under a trust established for charitable or benevolent purposes may be deemed to be an organization and be eligible for assistance.

Ineligible Organizations

An organization is not eligible for assistance under the Act if—

- it is carried on for the purpose of profit or gain to its individual members; or
- it is conducted or controlled by, or by persons appointed by, the Commonwealth or a State Govern-

ment or by a local government authority.

Approval of Homes

The Director-General of Social Services may approve a home if he is satisfied that the eligible organization intends to use it permanently as a home for aged persons. An aged person is defined in the Act as a woman who has attained the age of 60 years or a man who has attained the age of 65 years and includes the husband or wife of an aged person where they wish to live together. The fact that a home may, in some circumstances, admit some persons under the specified ages will not necessarily prevent assistance being given.

A home will not be approved unless—

- its erection was begun or it was purchased after 4th May, 1954; or
- it is proposed to begin its erection or to purchase it after the date of its approval as a home by the Director-General.

Grants

When a home has been approved, the Director-General may, in his discretion and on behalf of the Commonwealth, make a grant to help towards meeting its capital cost. A grant may not exceed—

- two-thirds of the capital cost of the home as determined by the Director-General; or
- twice the amount, excluding moneys derived from

borrowing or received from a Government or Government authority, raised by the organization towards the capital cost, whichever is the less.

A payment under the Act may be made only to a corporation in which, or trustees in whom, the approved home is or is to be vested.

"Capital Cost" means—

- in the case of the erection of a home—the cost of erection, including the cost of the land required for the purposes of the home; and
- in the case of the purchase of a home—the purchase price, including the land (except any part of the land not required for the purposes of the home) and the cost of any necessary alterations and additions.

In both cases the cost of necessary fixtures (but not furnishings) is included.

The Director-General may make a grant only if he is satisfied that the eligible organization has in hand sufficient funds, together with the grant, to meet the capital cost. Terms and conditions may be imposed before a grant is made, and an organization may be required to enter into an agreement. Such an agreement may require the organization to repay the grant if the home ceases to be used as a home for aged persons.

HISTORY

The Aged Persons Homes Act was introduced by the Menzies Government in 1954.

In 1957 the Menzies Government doubled the contributions towards the capital cost of approved homes. At the same time, an amendment provided, in the case of the erection of a home, for the cost of land required for the purposes of a home to be included as part of the capital cost.

Health Benefits

DETAILS of health benefits which specially concern social service pensioners and persons suffering from tuberculosis are outlined below.

Pensioner Medical Service

Free medical treatment of a general practitioner nature and free pharmaceutical benefits are available to age, invalid, widow and service pensioners (and their dependants) who were receiving pensions before 1st November, 1955.

Pensioners whose pension was granted on or after that date may receive the benefits of the Pensioner Medical Service if their income from other sources, including income derived from property, does not exceed £2 a week in the case of a single pensioner, £4 a week in the case of a married couple both of whom are pensioners, and £5 a week in the case of a married couple where only one is a pensioner.

All persons receiving tuberculosis allowance and their dependants are also eligible.

Entitlement cards for the Service are issued by the Department of Social Services acting as agent for the Department of Health.

Tuberculosis Allowances

These allowances are paid to people suffering from tuberculosis to encourage them to give up work and undergo treatment minimizing the spread of tuberculosis and promoting the better treatment of the disease.

Rates of payment are shown in the Schedule on page 36.

The allowances are subject to a means test on income. The amount of income which a person may have before any reduction is made in his allowance is £3 10s. a week for a single person and £7 a week for a married person. If the person's income from other sources exceeds these amounts, the allowance is reduced by the excess.

Applications for these allowances should be made to the State Director of Tuberculosis who deals with medical aspects. Allowances are assessed and paid by the Department of Social Services.

THE SCHEDULE ON THE NEXT THREE PAGES SETS OUT THE CURRENT RATES OF BENEFITS AND PENSIONS. IT WILL BE RE-ISSUED FROM TIME TO TIME WHEN RATES CHANGE.

Schedule of Rates of Social Service Benefits and Pensions

March, 1961

Maternity Allowances

	Amount of Allowance £ s. d.
Where the mother has no other children under 16	15 0 0
Where there are one or two other children	16 0 0
Where there are three or more other children	17 10 0
Extra payment for each additional child in multiple births	5 0 0
Pre-natal portion of allowance	10 0 0

Child Endowment

	Weekly Rate s. d.
First or only child under 16 in a family ..	5 0
Each other child under 16 in a family ..	10 0
Each child in an approved institution ..	10 0

Unemployment and Sickness Benefits

	Maximum Weekly Rate £ s. d.
Adult or married minor	3 5 0
Unmarried person aged 16-17 years ..	1 15 0
Unmarried person aged 18-20 years ..	2 7 6
Dependent spouse, if resident in Australia	2 7 6
One child, if resident in Australia ..	10 0

Widows' Pensions

	Maximum Annual Rate £ s. d.	Maximum Weekly Rate £ s. d.
Class A	273 0 0	5 5 0
Extra pension for each child other than the first	26 0 0	10 0
Class B	227 10 0	4 7 6
Class C	4 7 6

Age Pensions

Pension	260 0 0	5 0 0
Amount payable to a pensioner in a benevolent home	91 0 0	1 15 0

If pensioner is incapacitated—

Allowance for non-pensioner wife	91 0 0	1 15 0
Allowance for first child under 16	29 18 0	11 6
Extra pension for each other child	26 0 0	10 0

Invalid Pensions

Pension	260 0 0	5 0 0
Amount payable to a pensioner in a benevolent home	91 0 0	1 15 0
Allowance for non-pensioner wife	91 0 0	1 15 0
Allowance for first child under 16	29 18 0	11 6
Extra pension for each other child	26 0 0	10 0

Supplementary Assistance

The rate of supplementary assistance is 10s. a week.

Funeral Benefit

The maximum benefit payable is £10.

Rehabilitation Allowances during Training

	Weekly Rate
	£ s. d.
Training allowance	1 10 0
Living-away-from-home allowances—	
Single trainee—payable for first 8 weeks	1 15 0
Married trainee with no children—	
payable for first 8 weeks	3 0 0
payable for each week thereafter .. .	1 10 0
Married trainee with one or more children—payable during full period of training	3 0 0

Tuberculosis Allowances

	Maximum Weekly Rate
	£ s. d.
Single person without dependants .. .	7 2 6
If receiving hospital treatment free of charge	5 0 0
Married person with dependent wife .. .	11 12 6
Extra pension for each dependent child	10 0

How to Apply for Benefits

Claim Forms and Information Sheets

These may be obtained at any Post Office or at any office of the Department of Social Services.

Claim forms for maternity allowances and child endowment may also be obtained from any Registrar of Births or from any public or private hospital. Claim forms for unemployment and sickness benefits are also available from any office of the Commonwealth Employment Service or its agents.

Lodgement of Claims

Maternity Allowances and Child Endowment

Claims should be sent to the Director of Social Services in the capital city of the State in which the claimant lives or to the nearest Regional Office of the Department.

Unemployment and Sickness Benefits

Claims should be lodged with the nearest office of the Department of Social Services, the local Commonwealth Employment Service or with its agent.

Sickness Benefit claims should be accompanied by a medical certificate, but lodgement of the claim should not be delayed on this account.

Age, Invalid and Widows' Pensions

People living in metropolitan areas should send their claims to the Director of Social Services in the capital city of the State in which they live. Others should send them to the nearest Registrar of Social Services.

