

Social Security and Welfare

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COMMONWEALTH GOVERNMENT SOCIAL SECURITY SERVICES

On 1 July 1947, with the passage of the *Social Services Consolidation Act 1947*, all Acts providing social service benefits were amalgamated into the *Social Security Act*

1947. This Act was repealed and replaced with the *Social Security Act 1991* which commenced on 1 July 1991.

The main social security payments provided by the Commonwealth under the 1991 Act for 1992–93 and the date on which each payment came into effect are listed below.

7.1 SOCIAL SECURITY PAYMENTS, 1992–93

<i>Type of payment</i>	<i>Amount paid in 1992–93 (\$m)(a)</i>	<i>Date of operation</i>
The Retired		
Age Pension	10,324	1 July 1909
Wife Pension	222	5 October 1972
People with Disabilities and the Sick		
Disability Support Pension	3,027	12 November 1991
Rehabilitation Allowance	14	1 March 1983
Sickness Allowance	370	1 July 1945
Mobility Allowance	18	1 April 1983
Child Disability Allowance	133	15 November 1987
Wife Pension	810	5 October 1972
Carer Pension(b)	101	1 November 1985
The Unemployed		
Newstart Allowance	3,598	1 July 1991
Job Search Allowance	3,893	1 July 1991
Special Benefit	280	1 July 1945
Families with Children		
Basic Family Payment(c)	2,074	1 January 1993
Additional Family Payment(d)	2,124	1 January 1993
Sole Parent Pension	2,869	1 March 1989
Double Orphan Pension	2	26 September 1973
Widowed Persons		
Widowed Person Allowance	1	1 March 1989
Class 'B' Widow Pension	535	30 June 1942

(a) Amounts include expenditures on applicable supplementary payments such as Pharmaceutical Allowance, Bereavement Allowance and Rent Assistance. (b) Includes carers of age pensioners and other income support recipients. (c) Basic Family Payment was called Family Allowance until January 1993. (d) Additional Family Payment replaced Family Allowance Supplement in January 1993.

Source: *Department of Social Security*.

An outline, together with associated statistics, of each of the social security payments in effect during the 1992–93 financial year is given below. Details of new payments to be introduced as a result of announcements made in the 1993–94 budget and the 1994 White Paper on Employment and Growth are given in the section Recent Changes to Social Security Arrangements.

Payments for the retired

Age pension is payable to men and women who have reached the ages of 65 and

60 respectively. (From July 1995, the age pension age for women will be gradually increased to 65.) Age pension is generally subject to residence qualifications and income and assets tests.

A wife pension is payable to the wife of an age pensioner. There is no residence qualification, but income and assets tests apply.

Pensioners with dependent children receive basic and additional family payment subject to the maintenance income test where applicable.

They are also eligible for pharmaceutical allowance, bereavement allowance, rent assistance and fringe benefits such as the Pensioner Concession Card. Further details of such payments and benefits are given in subsequent sections.

From December 1993, age pensioners requiring small loans may use the Government sponsored Home Equity Loans Scheme for Aged Pensioners to access some of the savings tied up in their homes while retaining a sizeable proportion of the equity. Repayments will not have to be made until pensioners have permanently vacated their homes.

From 1 July 1994, all older people of age pension age whose taxable incomes are below the pension cut-out point will receive a Seniors' Health Card. This will entitle them to concessional pharmaceuticals, hearing aids, dental health and optometry services.

7.2 AGE PENSIONERS, 30 JUNE

Age group (years)	1991	1992	1993
60-64	175,269	192,664	202,606
65-69	329,223	360,490	396,747
70-74	288,553	296,923	308,299
>74	582,804	596,091	608,030
Total	1,375,849	1,446,168	1,515,682
Number of wife pensioners	26,537	30,902	33,520
	— \$'000 —		
Total payments during year(a)	9,179,001	9,887,085	10,545,924

(a) Includes allowances, rent assistance, and wife pensions where applicable.

Source: Department of Social Security.

Payments for people with disabilities and the sick

Disability Support Pension is paid to a person aged 16 or over who has a physical,

intellectual or psychiatric impairment of at least 20 per cent and who is assessed as being unable to work full time at full award wages, or be retrained for such work, for at least two years. Disability Support Pension cannot be granted to a person over pension age, but those already receiving it when they reach that age can continue. It is subject to residency qualifications. It is not taxable for people of work force age.

Disability Support Pension for people over 21 is paid at the same rate as age pension and is subject to the same income and assets tests, except for permanently blind recipients who are not subject to either the income or assets test. Junior rates apply to those under 21. These are in line with the rates paid to sickness allowees but with a supplement of up to \$67 a fortnight. Junior rates are not subject to parental income or assets tests.

Disability support pensioners, and people whose claims for Disability Support Pension are rejected, can seek help from disability panels to gain access to rehabilitation, training, labour market programs or labour force re-entry. Disability panels consist of officers from the Department of Social Security, the Commonwealth Employment Service and the Commonwealth Rehabilitation Service.

Women whose husbands are disability support pensioners are eligible for a wife pension.

Carer pension is payable to a person providing constant care on a long-term basis to a social security pensioner or allowee who has a severe disability or who is frail aged. The carer must live in, or adjacent to, the home of the person cared for and care for the person at home. Since July 1993, carer pensioners are eligible for the Jobs, Education and Training (JET) Program and are able to participate in work, education or training to a limit of 10 hours a week. Carer pension is paid at the same rate as age pension and is subject to the same income and assets test arrangements.

7.3 DISABILITY SUPPORT PENSIONERS 30 JUNE

Age group (years)	1991	1992	1993
16-19	7,700	8,303	8,622
20-39	68,110	84,843	91,660
40-59	173,807	197,206	214,588
>59	84,617	88,206	91,702
Total	334,234	378,558	406,572
Number of			
Wife pensioners	94,006	101,731	108,327
Carer pensioners(a)	10,158	12,630	15,045
— \$'000 —			
Total payments during year(b)	3,243,315	3,657,402	3,952,391

(a) Includes carers of disability support pensioners and age pensioners. (b) Includes allowances, rent assistance, and wife and carer pensions where applicable.

Source: Department of Social Security.

Sickness Allowance is paid to people over school leaving age but below age pension age who are temporarily unable to work or meet the activity requirements for Job Search or Newstart Allowance. To be eligible the person

must have suffered a loss of income as a result of being unable to work, and be unable to work for more than eight hours a week. This excludes people on full sick pay. Payment of Sickness Allowance is generally limited to 12 months, although it may be extended in certain circumstances.

Job Search and Newstart allowees who are incapacitated for short periods (6 or 13 weeks respectively) remain on those payments. Job Search allowees aged under 18 who become incapacitated for any period of time remain on that allowance rather than transferring to Sickness Allowance.

Sickness Allowance is paid at the same rate as Job Search and Newstart Allowances, but sickness allowees also receive pharmaceutical allowance of \$5.20 a fortnight. The rates for allowees with children and couples aged 21 and over are the same as for age pension. The rate for single allowees without children is lower than the single rate of pension. A range of rates applies to allowees under 21. Sickness Allowance is subject to the allowance income and assets tests, and some allowees under 18 are also subject to a parental income and assets test.

7.4 SICKNESS ALLOWANCE, YEAR ENDED 30 JUNE

	1991	1992	1993
Number of new grants	121,300	159,002	159,975
Recipients at end of year	71,397	44,172	46,579
Average number during year	76,088	52,239	44,131
Amount paid during year (\$'000)	650,612	444,855	370,181

Source: Department of Social Security.

Mobility Allowance is a non-means tested payment to people aged 16 or more who have a disability which would prevent them using public transport without substantial assistance. It is payable only to people engaged for at least eight hours a week in paid work, sheltered employment, voluntary work or vocational training or looking for work as part of an activity plan agreed with a disability panel.

Mobility Allowance is not payable if a sales tax exemption has been received for a new motor vehicle purchased within the previous two years or where a person has received a 'gift' vehicle from the Department of Veterans' Affairs.

The rate of Mobility Allowance at December 1993 was \$50.50 a fortnight. Recipients have the option of receiving it in the form of a lump sum equivalent to six months' worth of fortnightly payments. At June 1993, 16,160 people were receiving Mobility Allowance. Outlays in 1992-93 were \$17.8 million.

Child Disability Allowance may be paid to a parent or guardian of a child under 16 years or a full-time student aged 16 to 24 who lives in the family home and, because of a physical, intellectual or psychiatric disability, requires substantially more care and attention than would a child of the same age who did not have a disability.

Child Disability Allowance is not payable for a student who receives a social security pension or allowance in their own right, although disability support pensioners aged under 21 may receive Youth Disability Supplement of the same amount. Child Disability Allowance is not subject to income or assets tests and the residency qualifications are the same as for Basic Family Payment.

At June 1993, Child Disability Allowance was paid for 66,800 children. The rate of payment at December 1993 was \$67 a fortnight. Outlays in 1992-93 were \$133.2 million.

Other payments. Pensioners or allowees with dependent children receive basic and additional family payment, subject to the maintenance income test where applicable. They are also eligible for pharmaceutical allowance, bereavement payment and rent assistance where these apply. Those entering education or employment may also be eligible for special supplements or one-off payments.

Payments for the unemployed

Income support for the unemployed comprises two separate payments. **Job Search allowance** for those aged 18 years and over who have been unemployed for less than 12 months and to unemployed people aged 16 and 17 (and to some 15 year olds) and **Newstart allowance** for those who have been unemployed for a year or more and who are aged 18 years and over.

To be eligible for Job Search or Newstart allowances, a person must be unemployed and be capable and willing to undertake suitable paid work. A Job Search allowance or Newstart allowance recipient must also be registered with the Commonwealth Employment Service, must be taking reasonable steps to obtain work and must not be unemployed due to industrial action.

Income support for the unemployed is linked to active job search and participation in labour market programs designed to encourage an early return to the work force. Job Search allowees who approach 12 months unemployment must apply separately for the payment of Newstart allowance if they still require income support. The payment of Newstart allowance depends on the recipient entering into an activity agreement with the Commonwealth Employment Service on Job Search, employment and/or training activities. The activity agreement sets out a course of action designed to improve the recipient's job prospects and is tailored to the needs of the client and the local labour market.

Recipients of Job Search allowance or Newstart allowance must be permanent residents of Australia. Eligibility is subject to an income test and an assets test. In addition, Job Search allowance for under 18 year olds dependent on their parents is subject to tests on parental income and assets.

Special benefits may be granted to persons not qualified for any other payment but who are unable to earn a sufficient livelihood for themselves and their dependents and are in hardship. The rate at which special benefit is payable may not exceed the rate of Job Search or Newstart allowance that would have been paid if the claimant was qualified to receive either of those allowances.

Recipients of Job Search or Newstart allowance or special benefit may also be eligible for supplementary payments including additional payment for dependent children, guardian allowance, rent assistance or remote area allowance. Job Search allowance or special benefit for under 18 year olds is payable at a higher rate to single young people who are homeless or have established independence from parental support.

**7.5 JOB SEARCH AND NEWSTART ALLOWANCE (JSA/NSA), SPECIAL BENEFIT
YEAR ENDED 30 JUNE**

	1991	1992	1993
JSA/NSA			
Number of new benefits granted	1,242,200	1,677,320	1,876,237
June average number on benefit	676,705	851,831	913, 770
Average number on benefit at end of each week during year	535,947	771,352	882,979
Special benefit			
Number of new benefits granted	166,400	181,513	137,290
June average number on benefit	29,811	34,792	28,854
Average number on benefit at end of each week during year	30,021	34,895	31,910
		— \$'000 —	
Amount paid during year(a)			
JSA/NSA	4,561,353	6,736,363	7,491,410
Special Benefit	261,748	304,105	280,474

(a) Includes additional allowances.

Source: Department of Social Security.

Payments for families with children

Basic family payment (formerly family allowance) is payable, subject to income and assets tests, to a person in respect of dependent children under 16 years or dependent full-time students aged 16 to 24 years who are not in receipt of a pension, benefit or allowance in their own right or a prescribed education scheme payment. An additional allowance, also subject to income and assets tests, is payable in respect of multiple (three or more) births until the children turn six years. Hardship provisions exist to assist those who do not meet the assets test but are in genuine hardship. Payments are

usually made to the mother and are indexed each January to maintain their real value. Approved charitable, religious or government institutions are paid family allowance for children in their care.

Generally, to be granted family payment, the person and the child must be in Australia and be Australian citizens, or have been given permission to remain in Australia permanently. At June 1993 there were 1,933,696 families receiving basic family payment. Expenditure on basic family payment for 1992-93 was \$2.1 billion (table 7.6).

7.6 BASIC FAMILY PAYMENT, 30 JUNE 1993

Number of children and students in family	Number of families								
	NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT	Aust.
1	242,307	179,505	135,620	62,291	69,705	21,092	9,068	11,335	730,923
2	247,098	190,274	137,487	66,920	77,084	22,406	7,966	12,948	762,183
3	107,252	81,496	60,621	24,685	33,416	9,682	3,794	5,608	326,554
4	30,322	21,114	17,235	5,906	9,001	2,649	1,384	1,531	89,142
5	6,324	4,052	3,664	1,096	1,826	562	445	300	18,269
6	1,636	1,075	966	258	489	128	131	71	4,754
7	414	288	300	63	112	34	60	16	1,287
8	125	96	95	12	32	10	16	4	390
9	42	26	39	7	11	1	6	1	133
>9	14	14	16	5	5	2	3	2	61
Total families	635,534	477,940	356,043	161,243	191,681	56,566	22,873	31,816	1,933,696
No. of children in families	1,225,066	918,677	688,742	301,399	373,295	109,430	45,533	62,266	3,724,408
Amount paid during year(\$'000)(a)	710,247	516,994	400,832	170,525	207,781	60,777	6,698	(b) 2,073,854	

(a) Amount paid includes payments to approved institutions in Australia. (b) ACT expenditure included in NSW.

Source: Department of Social Security, Family Payment Quarterly Survey, June 1993.

Additional family payment. In January 1993, additional pension, benefit or allowance paid in respect of children, family allowance supplement, guardian allowance and rent assistance for eligible families with children were combined into additional family payment. The system of family payments for children was simplified and more of the assistance was directed to the primary care-givers, usually mothers. As a result of the integration of family payments, all sole parent additional family payment recipients are now in receipt of guardian allowance.

Additional family payment is paid in addition to basic family payment. It is paid free of income and assets tests to pensioners, allowees and beneficiaries with dependent children (as they have already passed income and assets tests as a condition of entitlement to their income support payment). It is also paid free of income and assets tests to student parents who receive a prescribed education scheme payment. Additional family payment is paid subject to an income and assets test to other low income families with dependent children. As for basic family payment, additional family payment is not paid in respect of children who are receiving a means-tested income support payment in their own right.

Levels of payment are age related and adjusted annually. Rent assistance is also available to recipients of additional family payment if they pay rent other than to a public housing authority. The number of families in receipt of additional family payment at June 1993 was 810,219. The amount paid during 1992-93 was \$2.1 billion.

Sole parent pension may be paid to a person who has a child under 16 years or a child attracting child disability allowance, and who is:

- a natural or adopted child; and
- in the person's legal custody; or has been in the person's care and control for 12 months and likely to remain so permanently or indefinitely.

Sole parent pension may be paid to:

- a person who is not a member of a couple (including widowed, divorced, separated or unmarried persons);
- a person whose legal or de facto partner has been in gaol for at least 14 days; and
- a person who is unable to live with his or her partner or de facto partner in the matrimonial home because of the spouse's or de facto partner's long-term illness or infirmity.

To qualify for sole parent pension, clients must also meet residency requirements and are expected to undertake action to obtain maintenance where it is reasonable to expect them to do so.

Sole parent pension is subject to income and assets tests with the maximum rate payable being identical to the age pension. The pension is indexed on a six monthly basis. Persons receiving sole parent pension may also be eligible for additional family payment for each dependent child, guardian allowance and rent assistance. Employment and education entry payments are also available.

At June 1993 there were 298,444 recipients of sole parent pension. Total expenditure on sole parent pension for 1992-93 was \$2.9 billion (table 7.7).

Jobs, Education and Training Program for sole parents. In conjunction with the Departments of Employment, Education and Training, and Human Services and Health, the Department of Social Security administers the Jobs, Education and Training (JET) Program. The JET Program aims to improve the financial situation of sole parent pensioners by aiding their entry or re-entry into the work force. JET provides an integrated program of assistance for sole parents in the form of individual counselling and support, and access to training, education, job search assistance

and child care. Participation in the program is voluntary.

The JET Program is open to all sole parent pensioners, widow pensioners, carer pensioners and certain sole parents receiving special benefit. Three groups of sole parent pensioners are especially encouraged to take advantage of JET assistance: teenage sole parent pensioners, those who have received the pension for over a year and whose youngest child is at least six years old, and those who will lose eligibility for the pension within two years due to their youngest child turning 16 years.

An Employment Entry Payment (EEP) of \$100 is available to sole parent pensioners who start work and earn more than \$386.40 per fortnight, or who receive an increase in wages which makes their wages more than \$386.40 per fortnight.

The amount of the wages must be above the limit for at least four weeks (the limit is indexed twice yearly), and an EEP must not have been paid to the pensioner in the last 12 months.

Sole parent pensioners who study full or part time in AUSTUDY-approved courses may receive the AUSTUDY Pensioner Education Supplement of \$60 per fortnight and an annual Education Entry Payment of \$200.

See table 7.8 for statistics on the JET Program.

7.7 SOLE PARENT PENSIONERS, BY AGE AND TYPE, 30 JUNE

	1991	1992	1993
	— number —		
Age group (years)			
Under 20	10,026	9,975	9,903
20-29	92,989	98,208	100,462
30-39	109,849	120,582	125,881
40-49	46,373	51,630	55,141
50-59	6,271	6,617	6,849
>59	212	216	208
Type of pensioner			
Females			
Unmarried mothers	49,623	52,625	53,709
Widows	9,412	9,052	8,269
Divorcees	20,208	18,025	15,236
Separated wives	153,478	170,214	182,836
Separated de facto wives	19,383	20,868	20,865

... continued

7.7 SOLE PARENT PENSIONERS, BY AGE AND TYPE, 30 JUNE — *continued*

	1991	1992	1993
Males			
Widowers	864	976	953
Divorcees	1,102	1,232	1,127
Separated husbands	10,092	12,389	13,534
Separated de facto husbands	956	1,097	1,109
Other	602	750	806
Number of pensions	265,720	287,228	298,444
	— \$'000 —		
Total payments during year(a)	2,686,319	3,056,545	2,869,473

(a) Until January 1993 total expenditure included additional payments such as Additional Pension for children, Guardian Allowance and Rent Assistance. From January 1993, expenditure on additional payments made in respect of children was transferred to the Family Payment sub-program.

Source: Department of Social Security, Basic Pension Survey, June 1993.

7.8 JET PROGRAM

	1990 -91	1991 -92	1992 -93
SPPs entering JET program	31,919	46,823	49,185
Referred to the CES	20,245	29,086	36,075
Places in DEET labour market programs	11,804	12,471	20,486
Entering education	3,481	8,552	11,574
Starting a job	4,269	8,726	13,100

Source: Department of Social Security.

Child Support Scheme. Stage 1 of the Child Support Scheme commenced in June 1988 with the establishment of the Child Support Agency (CSA) in the Australian Taxation Office. Under Stage 1 of the Scheme, maintenance orders and agreements made, registered or approved by the courts and registered with the CSA can be enforced by the Agency.

Stage 2 of the Scheme, which began on 1 October 1989, replaced the system of court ordered child maintenance. Instead, the custodian can apply to the CSA which will assess the amount of child support payable using a formula set out in legislation. Stage 2 is prospective in that it applies only to people who separate or have a child born on or after 1 October 1989.

Under both Stage 1 and Stage 2, the Agency can collect child support from liable parents and these payments are distributed to custodians by the Department of Social Security. Alternatively, custodians can collect

child support privately, providing, where the custodian receives Additional Family Payment from the Department of Social Security, it is at least the amount payable under the formula or court order. (Prior to 1 January 1993, DSS clients were required to have child maintenance payable under court orders or agreements collected by the Agency.)

Double orphan pension

Double orphan pension is payable free of income and assets tests to guardians of, or institutions caring for, children under 16 years, or dependent full-time students aged 16 to 24 years whose parents are both dead or one parent is dead and the other is missing, imprisoned or in an institution. The basic family payment residence test applies. The pension may also be paid to persons caring for refugee children. The rate is indexed annually.

As at June 1993, there was a total of 1,370 recipients of double orphan pension paid in respect of 1,698 children. Total expenditure on double orphan pension for 1992-93 was \$1.6 million.

Provisions for special circumstances

Widowed person allowance provides short-term assistance for persons whose partners die, and who are not eligible for sole parent pension. It allows a period of adjustment to make funeral arrangements, settle financial matters or to seek employment. The allowance may be granted to a person who, immediately before his or her spouse's death,

was either legally married or living in a de facto relationship with that person.

There is no age restriction on the payment of widowed person allowance but the allowance cannot be paid concurrently with another pension, benefit or allowance. Widowed persons with dependent children generally qualify for sole parent pension immediately.

The allowance is payable for up to 14 weeks after the date of the spouse's death, although payment can be extended if a widow is pregnant at the time of her spouse's death. Otherwise, the allowance is paid under the same conditions as other pensions.

At June 1993 there were 83 recipients of widowed person allowance. Total expenditure on widowed person allowance for 1992-93 was \$0.9 million.

Class 'B' widow pension. Gradual phasing out of the Class 'B' widow pension began from July 1987. From that date, no new grants were made except to women who were aged at least 50 at that date or at least 65 and received sole parent pension or one of its pre-runners which would have made them eligible before that date.

It was payable to a widow who was either at least 50 years of age or, after having reached the age of 45, ceased to receive a Class 'A' pension by reason of ceasing to have a qualifying child or student.

At June 1993 there were 64,633 recipients of Class 'B' widow pension. Expenditure on Class 'B' widow pension for the year to June 1993 was \$535 million.

7.9 WIDOW 'B' PENSIONERS/WIDOWED PERSON ALLOWEES, BY AGE AND TYPE, AT 30 JUNE

	1991	1992	1993
	— number —		
Aged group (years)			
Under 50	1,883	114	141
50-59	50,613	48,047	43,020
>59	21,628	20,905	21,472
Total	74,124	69,066	64,633
Widowed person allowance(a)	315	342	83
	— \$'000 —		
Total payments during year(a)	577,256	566,551	535,583

(a) Until November 1992 pensioners coded pension type 32 (former wife pensioners who become widowed) were included in the widowed person allowance statistics. From November 1992 these pensioners have been included in the Widow 'B' pension statistics.
Source: Department of Social Security, Basic Pension Survey, June 1993.

Fringe benefits

The Commonwealth Government provides eligible Department of Social Security clients with a range of fringe benefits. Eligibility for the various concessions is linked to three cards: the Pensioner Concession Card (PCC), the Health Benefits Card (HBC) and the Health Care Card (HCC).

All pensioners and older, long-term recipients of other forms of income support are issued with a Pensioner Concession Card, formerly known as the Pensioner Health Benefits Card. From 1 April 1993, the separate income and assets test for this card was abolished, extending eligibility to all part pensioners. At

30 June 1993, there were 2,398,810 holders of Pensioner Concession or Pensioner Health Benefits Cards entitling them to Commonwealth and State fringe benefits.

The Health Benefits Card is issued to recipients of Sickness Allowance. There is no separate income and assets test for this card.

The Health Care Card is issued to recipients of Job Search and Newstart Allowance and recipients of Special Benefit (except those older, long-term recipients eligible for the PCC), maximum Additional Family Payment recipients, Child Disability Allowance and Mobility Allowance recipients. Low income

earners are also eligible, subject to an income test.

Commonwealth concessions attached to these cards include:

- pharmaceutical concessions — all card holders pay \$2.60 per prescription up to a 'safety net' of \$135.20 per year, after which further prescriptions are free;
- free hearing aids provided by Australian Hearing Services (since 1 November 1991, pensioners are charged an annual fee of \$25 to cover repairs, maintenance and batteries (PCC and HBC only);
- telephone allowance of \$52.80 per year, paid by the Department of Social Security (PCC only);
- concessions on Australian National Railways travel (PCC only);
- free postal redirection for one month after changing address (PCC and HBC only); and
- free postage for communication material for blind pensioners.

State and Territory Governments, local government authorities and private organisations also provide certain concessions, usually attached to the PCC. Potentially the most valuable of these are public transport concessions and reductions in local government rates, motor vehicle registration and utility payments such as energy.

Pharmaceutical allowance

Pharmaceutical allowance is paid to all pensioners, older long-term recipients of income support and recipients of Sickness Allowance to compensate them for expenditure on pharmaceuticals listed under the Pharmaceutical Benefits Scheme (PBS). The amount paid to a social security recipient over the course of the year is equal to the level of the PBS 'safety net' limit. The allowance is paid fortnightly, but advance payments of the first 10 instalments (a total of \$50) are available to those with high pharmaceutical usage and private income of less than \$10 per week. From January 1992, pension clients are able to receive advance payments of up to seven times the fortnightly rate of pharmaceutical allowance at any time if they meet the eligibility criteria. These criteria include continued eligibility for pharmaceutical allowance, and the expenditure on pharmaceuticals must not be less than the

amount of pharmaceutical allowance received in the entitlement period.

Bereavement allowance

Bereavement allowance is payable to eligible age, carer or disability support pensioners, in respect of the death of their spouse or the person receiving care. The allowance is equivalent to 14 weeks payment that would have been made to the spouse for that period. Allowances are available in lump sum form to assist with funeral and associated expenses. The estate of a deceased single pensioner is credited with one extra fortnightly instalment of pension following death.

Financial Information Service (FIS)

This service in the Department of Social Security gives information that will help current and future pensioners improve their standard of living in retirement by using their own money to best advantage. FIS has branches with specialist staff in six Social Security Area Offices and 104 Social Security Regional Offices throughout Australia. In addition, it provides a visiting service to regional centres, direct telephone access to the service and an interpreter service. FIS officers can provide advice on the social security, veteran's affairs and tax treatment of investments and information and discuss financial strategies and types of investments with clients and referral to appropriate financial counselling services. They do not recommend particular investments or arrange investments for clients.

International agreements and payment of pensions abroad

Australia has social security agreements with Italy, Canada, Spain, Malta, Ireland, The Netherlands, Austria, Portugal, Cyprus, the United Kingdom and New Zealand. These agreements ensure that people who have moved between the countries do not suffer disadvantages in social security coverage, usually by arranging for both countries to pay a part pension to the person on retirement or other contingency.

Before the end of 1993-94, agreements should be ready for signature with Norway and Finland. A revised agreement with New Zealand should also be signed before June 1994.

Further agreement negotiations will be held with Germany, Belgium, the United Kingdom (revision) and the United States. When these agreements have been concluded, more than 50 per cent of Australia's migrant population will be covered by social security agreements.

Under Australia's domestic social security legislation, some pensions may be paid abroad. These are age pensions and certain categories of sole parent, widow and wife pensions. Other pensions are either not payable abroad or are payable for 12 months' absence only.

Recent changes to social security arrangements

The following provides a brief description of newly implemented and impending social security payments announced in the 1993-94 budget and the 1994 White Paper on Employment and Growth. The description does not aim to provide a listing of all modifications to established pensions and benefits. Rather it aims to provide an outline of major new payment types and of the payments that will be phased out. Further details of changes to social security arrangements, and the rationale for program changes, can be obtained by reference to the Annual Report of the Department of Social Security and the Government White Paper on Employment and Growth.

Mature Age Allowance (MAA), implemented in March 1994, is paid to long-term unemployed persons aged 60 and over but below age pension age. To be eligible, persons must have been on income support for 12 months or more and eligible for the Newstart Allowance. Recipients of the allowance are paid age pension rates and payments are subject to age pension income and assets tests. Fringe benefit entitlements are the same as for pensioners. Mature Age Partner Allowance is payable, under pension conditions, to the spouse of an MAA recipient. MAA was implemented in recognition of the difficulties faced by older unemployed people in the prevailing labour market. The payment will be reviewed in 1994-95 in the light of changing labour market conditions.

Home Child Care Allowance (HCCA), from 29 September 1994, will be paid to eligible couple families where a partner cares for children at home. The payment replaces (and increases the value of) the Dependant Spouse Rebate for couples with dependent

children administered through the taxation system. Payments will be made directly to the person who is at home with the children. Dependent partners, with children, whose incomes are below \$10.85 a fortnight will receive the full \$60.00 a fortnight. Those with incomes of up to \$250.00 a fortnight will receive a part payment. Dependant partners of Job Search, Newstart, Sickness Allowance and Special Benefit recipients will generally not be eligible for HCCA as they will receive the new Partner Allowance in their own right.

Partner Allowance also from 29 September 1994, will be available to the partners of Job Search, Newstart and Sickness Allowance and Special Benefit recipients. Previously, partnered allowees received a married rate of allowance which included an amount for the support of a dependent spouse. Under the new arrangement, the married rate of payment will be abolished, and Partner Allowance (at half the married rate) will be paid directly to the dependent partner. From 1 July 1995, Partner Allowance will only be paid to partners of JobSearch/Newstart/Sickness Allowance and Special Benefit recipients and pensioners who were born before 1 July 1955 and have no dependent children and little or no recent work experience. Younger spouses without children will need to qualify for a payment (for example, Job Search Allowance) in their own right. Recipients of the partner allowance will not be activity tested.

Parenting Allowance (which will incorporate Home Child Care Allowance) will be introduced from 1 July 1995. It will replace Partner Allowance for those partners of allowees with dependent children under 16 years. This allowance will also be available to the partners of pensioners, to the partners of low income earners, and to partnered people with low personal income who have children under 16 years. The maximum rate of payment will be the same as the half married rate of allowance (currently \$263.30 a fortnight) and subject to income and assets tests. A non-taxable payment of \$60 a fortnight will be payable irrespective of assets and the main earner's income; only parenting allowees own income will reduce this base payment.

The Partner and Parenting Allowances are being introduced as part of the restructuring of income support for couples. The social security system currently assumes unemployed

couples consist of one main jobseeker (usually the husband) and a dependent partner. The dependent partner is not required to seek work. The White Paper measures, which include liberalising the allowance income test and abolishing the joint income test, will provide increased financial incentives for each member of an unemployed couple to maximise their work force capacity.

Youth Training Allowance (YTA) will, from 1 January 1995, replace the Job Search Allowance for under 18 year olds as part of a wider Youth Training Initiative (YTI). The YTI seeks to ensure that young people do not become long-term unemployed by providing access to entry level training, additional labour market program places and case management through the Commonwealth Employment Services (CES) commencing no later than 13 weeks after registration.

YTA will be paid directly to young people at the three AUSTUDY basic rates of payment ('at home', 'away from home', and 'independent/homeless'). The 'at home' and 'away from home' rates will be subject to parental income and assets tests. The new arrangements will not affect young people already receiving Job Search Allowance on 1 January 1995.

Wife Pension will no longer be granted from 1 July 1995. Existing wife pensioners at 1 July 1995 will continue to receive Wife Pension; however, future pensioner spouses will need to apply for another income support payment (for example, Parenting or Partner Allowance, Job Search or Newstart Allowance, Sickness Benefit, Carer Pension, Disability Support Pension).

COMMONWEALTH GOVERNMENT ASSISTANCE THROUGH WELFARE ORGANISATIONS

Supported Accommodation Assistance Program (SAAP)

SAAP is a Commonwealth/State funded, State administered program which aims to provide a range of supported accommodation and related support services to assist people who are either permanently homeless or temporarily homeless as a result of a crisis, including women and children escaping domestic violence, to move towards

independent living. Examples include refugees, halfway houses and support services such as counselling, referral and advocacy services.

SAAP provides funds for equipment and recurrent costs for services. Capital housing funds for the program are available under the complementary Crisis Accommodation Program (CAP) within the Commonwealth State Housing Agreement.

7.10 SUPPORTED ACCOMMODATION ASSISTANCE PROGRAM FUNDING (\$ million)

	<i>Commonwealth</i>	<i>States</i>	<i>Total</i>
1989-90	72.9	48.1	121.0
1990-91	81.0	50.5	131.5
1991-92	90.3	69.9	160.2
1992-93	95.6	73.6	169.2
1993-94	103.3	80.1	183.4

Source: Department of Human Services and Health.

Commonwealth capital funding provided under CAP in each of the first three years of the program was \$39.7 million. The allocations for 1992-93 and 1993-94 were \$5.4 million and \$43.4 million, respectively.

Services for homeless young people

Under the Youth Social Justice Strategy, this program is part of a four-year comprehensive package of measures aimed at assisting disadvantaged young people who are homeless and in crisis by offering a range of support services including accommodation.

Capital housing funds for this initiative are available under the Crisis Accommodation Program (CAP) within the Commonwealth State Housing Agreement.

7.11 YOUTH SOCIAL JUSTICE STRATEGY FUNDING (\$ million)

	<i>Commonwealth</i>	<i>States</i>	<i>Total</i>
1989-90	2.2	2.2	4.4
1990-91	4.4	4.7	9.1
1991-92	5.2	5.2	10.5
1992-93	5.3	5.3	10.6
1993-94	5.4	5.4	10.8

Source: Department of Human Services and Health.

The Job Placement and Employment Training (JPET) Program was announced in the 1992-93 budget with funding of \$10.2 million over two years. JPET has funded 42 pilot projects providing employment and training assistance specifically designed to increase the opportunities, skills and independence of homeless young people.

For further information on other government funded housing assistance programs, see the section on Commonwealth and State government housing assistance and housing in the chapter, Construction and Housing.

Children's Services Program

The goal of the Children's Services Program is to assist families with dependent children to participate in the work force and the general community by ensuring that child care is affordable for low and middle income families and by improving the supply and quality of child care.

The Program's three main objectives are to improve the supply, affordability and quality

of child care. These objectives are being achieved as follows.

Since 1983, the number of funded child care places has increased from 46,000 to almost 193,000 in June 1992. These comprise 40,300 community long day care places, 53,200 private long day care places, 45,500 family day care places, 4,100 occasional care places, 1,600 Multifunctional Centre and Multifunctional Aboriginal Children's Service places, and 48,200 outside school hours care places.

7.12 CHILDREN UNDER 12 YEARS OF AGE WHO USED FORMAL CARE, JUNE 1993

Type of formal care	Number
Before or after school care program	85,800
Long day care centre	146,700
Family day care	80,700
Occasional care	50,000
Preschool	236,900
Other formal care	30,000
Total(a)	596,200

(a) Sum of individual counts exceed the total because some children use more than one type of formal care.

Source: Child Care, Australia, June 1993 (4402.0).

7.13 CHILDREN UNDER 12 YEARS OF AGE: TYPE OF CARE BY WEEKLY FAMILY INCOME JUNE 1993 ('000)

Type of care	Weekly family income									Total
	Less than \$160	\$160 to \$319	\$320 to \$479	\$480 to \$639	\$640 to \$799	\$800 to \$1,039	\$1,040 to \$1,279	\$1,280 and over	Don't know/not stated	
Formal care										
Before and after school care program	*0.1	6.5	9.3	9.1	10.7	13.9	12.2	22.5	*1.6	85.8
Long day care centre	*1.9	22.4	21.4	25.0	20.6	20.2	13.5	18.2	*3.6	146.7
Family day care	*1.0	9.7	12.9	8.2	8.9	16.0	13.2	8.0	*2.8	80.7
Occasional care	*0.4	5.8	12.3	7.6	5.8	7.6	*4.5	4.8	*1.0	50.0
Preschool	*4.1	32.6	43.3	44.1	30.0	33.9	17.8	20.5	10.7	236.9
Other formal care	*0.1	*2.6	*3.7	5.3	*4.1	*2.9	*3.6	5.8	*1.9	30.0
Total(a)	7.6	74.6	96.6	94.8	77.0	89.2	61.3	75.1	20.1	596.2

(a) As children may use more than one type of formal care the categories will not add to Total children who used formal care.

Source: Child Care, Australia, June 1993 (4402.0).

In 1993-94, an estimated 31,000 additional places were funded, of which 15,500 were long day care. By 1996-97, an estimated

300,000 places will be funded under the Children's Services Program.

The Federal Government assists low and middle income families with their child care costs through an income-related fee relief system. Child Assistance is available to eligible families using private and community-based services. The threshold for maximum Childcare Assistance is linked with the Additional Family Payment cut-off point and indexed annually.

It is estimated that in 1993-94, 170,000 low and middle income families will receive assistance with their child care costs through the Childcare Assistance system. It is expected that 52 per cent of these users will be eligible for maximum Childcare Assistance.

The Federal Government is encouraging employers to become more involved in the provision of child care for their employees and provides Fringe Benefit Tax exemptions as incentives for employers. From 1 July 1994, a 30 per cent Childcare rebate is available for work-related child care expenses up to a ceiling of \$110 a week for one child and \$220 a week for two or more children.

Three independent Work and Child Care Advisory Services, one each in New South Wales, Queensland and Victoria, aim to make the process of employer provided care as smooth as possible by assisting employers, unions and staff to examine child care options and needs.

The Federal Government is committed to funding quality child care services which are well managed, responsive to families' needs, culturally relevant and developmentally appropriate for children.

Direct partnerships with local government, community groups and employers, available from 1 July 1994 in all States and Territories, provide interest free loans over 20 years for capital construction. Grants are also available for local government and community groups.

The Government has supported quality child care through funding the provision of support, training and advice to services, including those providing services for children with special needs such as Aboriginal and Torres Strait Islander children and children with disabilities.

Additional Commonwealth funding to December 1994 will enable commercial and employer sponsored centres, as well as community centres, to provide the extra level of care required for children with additional needs.

Youth Activities Services for 11 to 16 year olds living in disadvantaged areas and Family Resource Centres, established to help local agencies improve the effectiveness and quality of services to families in high-need areas, are other major initiatives under this Program.

The quality improvements and accreditation system, administered by the Childcare Accreditation Council, commenced on 1 January 1994.

The National Child Protection Council was created by the Commonwealth Government in 1991 as part of its response to the National Committee on Violence Report. The Council was established to focus the attention of all levels of government and the community on the need to reduce the incidence of child abuse and neglect, and to develop a coordinated national approach for the prevention of child abuse and neglect.

Emergency Relief Program

The Emergency Relief (ER) Program provides funds, as supplementary grants to approved agencies, to be used for emergency financial assistance to families and individuals in crisis. Assistance is usually provided through cash relief, purchase vouchers or payments to creditors.

Reflecting the flexibility required to respond to the large number of individual crisis situations, funds under the ER program are delivered through some 900 established agencies operating through about 1,200 outlets Australia wide. These agencies are predominantly community based with the provision of emergency relief being only one part of a broader social welfare or community service role.

The allocation of funds throughout Australia takes into account the distribution of main client groups, in particular Social Security recipients and Aborigines.

**7.14 EMERGENCY RELIEF PROGRAM
APPROPRIATIONS
(\$)**

1991-92	16,342,000
1992-93	(a)32,973,0009
1993-94	19,630,000

(a) Includes \$12.6 million in December 1992 for Christmas Appeals Matching Grants.

Source: Commonwealth Department of Housing, Health and Community Services.

People with disabilities

The *Disability Services Act 1986* (DSA) was introduced to expand opportunities for the participation of people with disabilities in the Australian community. Under the Act, the Commonwealth Government provides grants for the provision of services to support people with disabilities, particularly in the labour market.

Until recently, both the Commonwealth and States and Territories were involved in providing accommodation and support services and employment services for people with a disability. This situation led to not only overlap of services in some areas, but also gaps in the range of services available. The Commonwealth/State Disability Agreement (CSDA) was introduced to clarify government responsibilities and rationalise the provision of services for people with a disability.

Under the CSDA, the Commonwealth is responsible for the administration of employment programs for people with a disability while State and Territory Governments administer accommodation and other support services.

By 1 July 1993, all States and Territories had implemented the CSDA, and passed legislation complementary to the DSA.

In 1992-93, the Federal Government provided \$385.1 million to organisations to provide services to people with disabilities, comprising \$111.9 million for employment services, \$112.7 million for accommodation services by States and Territories under CSDA, and \$160.5 million for accommodation and community participation services not yet under CSDA.

In 1993, 36,598 people accessed the Commonwealth Disability Services Program, which provided 714 types of service.

Two complementary employment service types are funded under the Disability Service Act. These take account of the differing circumstances, needs, aspirations and abilities of people with a disability.

Competitive Employment Training and Placement (CETP) Services are specialist job placement agencies that place people with a disability, usually with lower support needs, into open employment at award wages. These services provide individualised on-the-job training and support which decreases over time (usually within two years) until the person with a disability can continue in the job independently. CETP services monitor the progress of the person in the job and can reintroduce training and support if needed, for example, if the nature of the job changes and new skills are required. CETP services usually help people to achieve economic power and financial independence and work in ordinary working environments.

Supported employment services are provided mainly to people with higher support needs who would not be able to work for full award or productivity-based wages in a competitive employment situation without ongoing support.

The Department of Health, Housing and Community Services administers the Commonwealth Rehabilitation Service (CRS) which provides vocational and social rehabilitation services for working age people with disabilities. The major criterion for acceptance into a rehabilitation program is the expectation of significant gain towards vocational or independent living goals.

Services are provided from and arranged through a network of some 150 regional locations in metropolitan and country locations.

Programs may include:

- employment, vocational mobility and other independent living, training and education courses;
- assessment services, occupational therapy, physiotherapy, speech therapy and counselling services; and
- aids and appliances, and home, vehicle and workplace modifications, and associated accommodation and training allowances as

appropriate, where required as part of a rehabilitation program.

In 1992-93, 32,179 people received rehabilitation assistance from the CRS. Expenditure on rehabilitation services in 1992-93 was \$107.8 million.

Home and Community Care Program (HACC)

HACC is jointly funded by the Commonwealth Government and the State and Territory Governments. HACC funds organisations and community groups which provide basic maintenance and support services for the frail aged and people with disabilities to enable them to remain living at home. Support is also provided to the carers of these people.

The Program aims to enhance the independence, security and quality of life of frail aged and younger people with disabilities

by avoiding their inappropriate admission to long-term residential care. It achieves this by facilitating and promoting the development of cost-effective community care alternatives which are appropriate and which can flexibly respond to individual needs.

Services funded under the Program include home help and personal care; home maintenance and modification; food services; community-based care; transport services; community paramedical services; community nursing; assessment and referral; education and training for service providers and users; information and coordination.

Over 3,500 projects are funded throughout Australia, some providing a specific focus on the needs of younger people with disabilities, those with a non-English speaking background, Aboriginal and Torres Strait Islanders, those with dementia or the carers of the frail aged and younger people with disabilities.

7.15 HOME AND COMMUNITY CARE (HACC) EXPENDITURE(a) (\$ million)

<i>Year</i>	<i>Commonwealth</i>	<i>States/ Territories(b)</i>	<i>Total</i>
1987-88	169.4	126.9	296.3
1988-89	205.1	144.5	349.6
1989-90	242.1	165.8	407.9
1990-91	278.9	188.2	467.1
1991-92	315.8	205.7	521.5
1992-93	342.2	222.7	564.9

(a) Includes unmatched money and planning and development but excludes running costs. (b) Estimated expenditure required for matching Commonwealth outlays and may vary to the actual cash expenditure due to the effect of recoupments in respect of previous years.

Source: Commonwealth Department of Human Services and Health.

There are a number of particular community care services aimed at specific categories of people. The Commonwealth Respite for Carers Program, which funds initiatives to support carers of frail, elderly people and younger people with disabilities. Expenditure in 1992-93 was \$6.7 million. Community Aged Care Packages, which provide personal care services to people in the community who would otherwise require entrance to hostels. Expenditure in 1992-93 was \$3.3 million. In addition to the range of mainstream services provided in 1992-93, the Home and Community Care (HACC) Program provided funding for specific projects for special needs groups such as Aboriginal and Torres Strait Islander people (\$6.9 million), people from

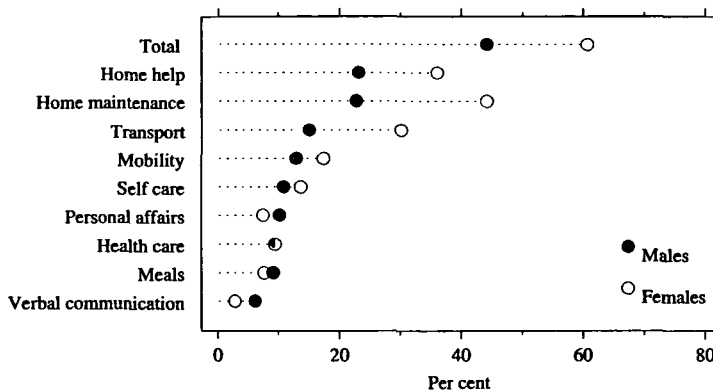
non-English speaking backgrounds (\$11.2 million), Carers (\$6.1 million), and people with dementia (\$10.2 million).

In 1993 it was estimated that 3,176,700, or 18.0 per cent of the Australian population, had one or more disabilities. Of these, 95.0 per cent lived in households and 5.0 per cent lived in establishments. Of the persons living in households, 18.7 per cent lived alone. As age increased, the proportion of persons living alone also increased. In the 0 to 24 year age group in households, 2.5 per cent of persons with a disability lived alone compared with 39.9 per cent in the 75 year and over age group.

Graph 7.16 shows the types of activities for which persons aged 5 to 59 with a disability reported a need for help in 1988. There were 1,478,900 persons with a disability living in households who reported a need for help in one or more activities and, of these, 1,161,800 persons reported receiving help with at least one activity. The most frequently reported activity requiring help was in the area of home maintenance (953,500 persons). This represented 64.5 per cent of all persons with a disability who reported any need for help. A similar pattern of needs emerged for those with disabilities aged 60 and over.

Persons with a disability and older persons often need help from carers, who may be family, friends and neighbours. There were 577,500 principal carers aged 15 years or more who cared for a person with a handicap, representing 4.2 per cent of the total population. Of these, 425,200 persons (73.6 %) cared for a person living in the same household and 152,300 persons (26.4%) cared for a person living outside their household. Females provided the majority of care (64.4%) both for persons living in the same household and persons living outside the household, and this was consistent throughout all States and Territories.

7.16 ACTIVITIES FOR WHICH A DEMAND FOR HELP WAS REPORTED BY DISABLED PERSONS AGED 5 TO 59 YEARS LIVING IN HOUSEHOLDS, 1988



Source: *Disabled and Aged Persons, Australia, Preliminary Results, 1988 (4118.0).*

Hearing Services Program

Australian Hearing Services (AHS) is a statutory authority within the portfolio of Human Services and Health. Its role is to assist people with a hearing impairment and to reduce the incidence of hearing problems within the community. AHS fits the majority of hearing aids in Australia.

AHS provides hearing services to eligible people, who include holders of Pensioner

Concession Cards, Commonwealth Seniors Health Cards (from July 1994), those under 21 years of age, eligible veterans, Commonwealth rehabilitation clients and certain compensation claimants. Services are delivered through a national network of 52 full-time hearing centres, some 70 visiting centres in rural and remote areas, and over 80 approved private hearing aid businesses across Australia.

In 1992-93, AHS provided services to over 145,000 adults and children and fitted in excess of 86,000 hearing aids.

The AHS head office at Chatswood, New South Wales, provides equipment training and ancillary operations to support the delivery of services through the hearing centres. AHS staff also conduct noise and audiological research, evaluate new devices and techniques, advise on measures to prevent hearing loss and report on environmental and occupational noise problems.

Residential care for aged people

The aim of the Commonwealth Government's Aged Residential Care Program is to ensure

that frail aged people have access to residential support and care services appropriate to their needs. Support is provided by the Commonwealth for two main types of residential care — nursing homes and hostels. Nursing homes provide services for people who need continuous professional nursing and personal care, while hostels provide a wide range of personal care services for less dependent aged people.

Two key objectives of the aged residential care program are to provide a range of accommodation and care services to meet the assessed needs of aged people, and to promote their quality of life.

7.17 COMMONWEALTH EXPENDITURE ON NURSING HOMES AND HOSTELS, 1992-93 (\$ million)

	NSW	Vic.	Qld	SA	WA	Tas.	ACT	NT	Aust.
Nursing homes for aged (recurrent)	653.2	429.9	233.6	166.3	134.6	46.4	12.1	4.8	1,680.9
Hostels (recurrent)	82.9	69.2	58.3	30.3	23.3	7.0	2.3	0.9	274.8
Nursing homes and hostels (capital)	54.1	45.9	48.9	18.7	16.9	9.2	0.8	2.2	196.9

Source: Commonwealth Department of Housing, Health and Community Services.

7.18 APPROVED NURSING HOMES, HOSTELS AND BEDS AT 1 OCTOBER 1993

	NSW	Vic.	Qld	SA	WA	Tas.	ACT	NT	Aust.
Approved nursing homes and beds for aged									
Nursing homes	489	428	200	155	113	54	6	6	1,451
Beds	29,057	16,938	12,152	6,879	6,082	2,131	557	179	73,975
Approved hostels and places									
Hostels	420	313	235	150	153	42	12	7	1,333
Places	17,932	13,229	11,015	6,060	5,112	1,315	575	124	55,362

Source: Commonwealth Department of Housing, Health and Community Services.

Future directions. The 1986 Nursing Homes and Hostels Review identified a number of areas where the provision of services for the aged could be improved. In particular, the Review recommended that aged people be supported in their own homes, in their own communities, as far as possible, and by residential services only where other support systems are not appropriate to meet their needs. The Review encouraged the development of a wider range of services

including home and community support services, supported accommodation, hostel and nursing home care. This objective was endorsed by the 1991 Mid Term Review of the Aged Care Reform Strategy.

In line with these recommendations, increased emphasis is now given in the planning of services to the level of need of the frail aged. In broad terms, this translates into nursing homes for the most frail older people and, for those who are less dependent, hostels or

community services. This is being achieved through the use of a national aged care assessment program which ensures that aged people receive appropriate care based on their individual physical, medical, psychological and social needs and the needs of their carers.

Accordingly, the Government aims to provide 92.5 resident places per 1,000 persons aged 70 years and over across all States and Territories, comprising 40 nursing home and 52.5 hostel places. Community care, both through Community Aged Care Packages and other community support services, is provided for frail aged people who prefer to remain in their own homes. The Government aims to provide 7.5 Community Aged Care Package places per 1,000 persons aged 70 and over and to ensure growth and effective targeting of the joint Commonwealth/State Home and Community Care (HACC) Program.

Hostel funding. To facilitate the equitable redistribution of resources to alternative, less institutionalised forms of residential care, hostel resources have been substantially enhanced through capital and recurrent funding.

The Commonwealth Government has committed substantial resources to the expansion of hostel services as an integral part of its residential aged care program. Since 1986, the Government has raised the level of subsidy available for residents of approved age care hostels. Refinement of recurrent funding to increase the equity of subsidies and benefit financially disadvantaged people resulted in an expanded range of subsidy levels. From November 1993, the rate of subsidy for personal and respite care ranged from \$22.05 to \$34.05 per day.

Major adjustments have also been made to the planning and funding mechanisms for hostels. Unnecessary restrictions on organisations' access to funds have been removed by allowing greater flexibility to raise funds themselves via borrowings and entry contributions from people with the capacity to contribute to the cost of their own accommodation.

Increasing the capacity of organisations to raise funds has allowed the Commonwealth to target capital subsidies to financially disadvantaged people and other disadvantaged groups more comprehensively. For example,

significantly increased subsidies have been made available to provide accommodation for financially disadvantaged members of the community. Indeed, the Commonwealth now pays a capital grant of up to \$50,550 for each hostel place which must be provided to a financially disadvantaged person.

The subsidy for general places varies depending on the proportion of financially disadvantaged people aged more than 70 in the area from which the hostel will draw its residents — the higher the percentage of financially disadvantaged residents, the higher the general place rate subsidy. This approach acknowledges that the greater the proportion of financially disadvantaged residents in a specific hostel population, the lower the number of people able to make an adequate entry contribution. Recurrent funding reflects this concern of the Government to ensure that less well off people can gain access to hostels and that hostels that provide places for financially disadvantaged people receive support. Care subsidies for financially disadvantaged people are \$3.25 more than for non-financially disadvantaged residents, at all levels of care, from January 1993.

While the residential care program focuses mainly on long-term residential care, there are provisions under the program for assistance to those aged and disabled people who wish to stay in the community.

A number of pilot projects have illustrated the potential of such an approach in enabling those people with higher and more complex care needs and most at risk of needing residential care to remain in the community, through providing the necessary care services in the home. Given the suitability of this service model, the Government announced its commitment to develop Community Aged Care Services Packages as a service alternative in the aged care program. Over 100 places were available in 1992–93 for this initiative with provision for substantial growth in later years.

In addition, short-term or respite care is available which not only allows carers a break from their responsibilities, but also provides support for frail aged people who are caring for themselves.

Domiciliary Nursing Care Benefit (DNCB) is available to assist people who choose to care at home for a person who is very frail, or

perhaps has severe dementia, someone with a long-term illness or a person with a disability, who is assessed as requiring the level of care available in a nursing home. The basic criteria for payment of the benefit are that the person being cared for must be aged 16 years or over, and live in the same residence as the carer. Certification must also be provided by a doctor that continuing nursing care is needed and a registered nurse that the carer is providing adequate care. The benefit is indexed annually. The benefit continues to be paid when the person being cared for is in overnight respite care for up to 42 days per calendar year.

The Aged Care Assessment Program is a joint Commonwealth/State program aimed at ensuring that frail aged people have access to available residential care and community services appropriate to their needs, through the operation of the multidisciplinary Aged Care Assessment teams (ACATs).

A network of 123 ACATs operates throughout Australia to which all people over the age of 70 have access. Some of the teams' responsibilities include determination of nursing home and hostel admission eligibility, development and maintenance of admission waiting lists, acting as an interface between aged care services and the health care system, the arrangement for respite services and the provision of advice to older people about aged care services in general. Funding is provided by the Commonwealth through State health authorities which manage the program on a day-to-day basis and also contribute resources to the operation of ACATs. The Commonwealth Government contributed \$34 million to this program in 1993-94.

VETERANS' AFFAIRS

The Repatriation Commission was established under the *Repatriation Act 1920*. With the repeal of that Act on 22 May 1986, the Commission has continued in existence under the *Veterans' Entitlements Act 1986*. At present, the Commission consists of three full-time members. The functions of the Commission are set out in section 180 of the *Veterans' Entitlements Act* and include:

- granting pensions, allowances and other benefits in accordance with the provisions of the Act;
- establishing, operating and maintaining hospitals and other institutions for the treatment of eligible persons;
- arranging the provision of treatment and other services for eligible persons;
- advising the Minister and providing him with information on matters relating to the Act;
- performing other functions conferred on the Commission by the Act or other Acts; and
- administering the Act subject to the control of the Minister.

The Department of Veterans' Affairs provides the administrative machinery through which the Commission operates. The central office of the Department is in Canberra. There is a branch office in the capital city of each State and Territory, under the control of the Deputy Commissioner. There is a Veterans' Advice Network office in each branch office and in 13 other centres throughout Australia.

Repatriation benefits are provided under the *Veterans' Entitlements Act* in respect of service with the Australian Defence Forces in World War I, World War II, Korean and Malayan operations, Australian contingent of the British Commonwealth Far East Strategic Reserve, Viet Nam and South East Asia conflict and for service in the Regular Defence Forces on or after 7 December 1972. Certain civilians may also be eligible for benefits, as are Australian members of certain designated peacekeeping, observing and monitoring forces who had peacekeeping service overseas and, from July 1994, Australian mariners of World War II. Under the *Papua New Guinea (Members of the Forces Benefits) Act 1957*, indigenous inhabitants of Papua New Guinea who served in the Australian Forces in World War II and members of the Royal Papuan Constabulary and New Guinea Police Force who served in that conflict are eligible for compensatory type benefits. Members of other Commonwealth countries' forces and other allied veterans are not eligible for compensatory-type benefits in respect of their service, unless they were domiciled in Australia immediately before their enlistment. They may, however, qualify for income support payments such as the service pension.

Qualification for receiving subsidised housing loans generally depends on service with the Australian Defence Forces in World War I, World War II, or specified service in Korea, Malaya, South East Asia, Namibia, or the Middle East in respect of the Kuwaiti crisis, and for service in the Regular Defence Forces on or after

7 December 1972 provided the person's first service in the Forces was before 15 May 1985. Certain civilians may also be eligible.

More detailed information on repatriation allowances, benefits and services is available from the Department.

7.19 VETERANS' AFFAIRS, TOTAL EXPENDITURE (\$'000)

Class	1988-89	1989-90	1990-91	1991-92	1992-93	1993-94
Pensions and allowances	3,193,754	3,406,254	3,688,330	3,796,623	3,862,309	3,918,205
Other services and benefits	199,471	174,908	151,169	101,580	70,158	57,389
Medical treatment	531,257	600,207	662,581	716,499	766,576	1,004,732
Departmental running costs	186,122	199,713	191,852	195,649	196,406	215,467
RGH operating costs	410,436	456,757	499,253	507,398	484,562	360,184
AWM operating costs	12,640	14,185	16,313	15,069	15,059	13,534
Capital expenditure	25,087	18,878	14,690	8,851	20,591	30,179
Total expenditure	4,558,767	4,870,902	5,224,188	5,341,669	5,415,661	5,599,690

NOTE: Because of changes in the treatment of some items of expenditure, strict comparisons over the years should not be made without knowledge of these changes.

Source: Department of Veterans' Affairs.

Benefits Program

The principal objective of the Benefits Program is to compensate veterans and their dependants for the effects of war or defence service. Benefits are administered under three sub-programs, the Compensation Sub-program, the Income Support Sub-program and the Housing Assistance Sub-program.

Compensation Sub-program. The main benefits provided under this sub-program are the disability pension and the war/defence widow's/widower's pension.

The disability pension is a compensatory payment for incapacity due to eligible war, defence or peacekeeping service. General rate disability pensions range from 10 per cent up to and including 100 per cent, depending on the degree of war-caused or defence-caused incapacity. Higher rates of pension (intermediate rate and special rate) are payable if the degree of incapacity suffered from war or defence-caused injury or disease is determined to be at least 70 per cent and the veteran is totally and permanently incapacitated from accepted disabilities alone as to render him/her incapable of undertaking remunerative work for periods aggregating more than 20 hours per week for

the intermediate rate or eight hours for the special rate.

An Extreme Disablement Adjustment, equal to 150 per cent of the general rate, is payable to severely disabled veterans who are 65 years of age or over.

The war/defence widow's/widower's pension is payable to the widow or widower of a veteran:

- whose death has been accepted as war-caused or defence-caused;
- who at the time of his or her death was receiving or entitled to receive a special rate disability pension or the Extreme Disablement Adjustment; or
- who at the time of his/her death was receiving a pension which had been increased due to certain amputations or amputations and blindness.

As from 1 January 1993, war widow's/widower's pension is also available to the widows/widowers of former prisoners of war.

Orphan's pension is payable to the children of these veterans.

7.20 NUMBER OF DISABILITY AND WAR WIDOWS' PENSIONS

<i>Recipient</i>	<i>30 June 1993</i>	<i>30 June 1994</i>	<i>Variation %</i>
Veterans	156,923	156,286	- 0.4
Wife's and wife widows	89,652	84,626	- 5.9
Children	6,965	6,406	- 8.7
War widows	82,422	85,207	3.3
Orphans	546	502	- 8.8
Other dependants	1,005	946	- 6.2
Total	337,513	333,973	- 1.1

Source: Department of Veterans' Affairs.

7.21 NUMBER OF DISABILITY PENSIONS FOR INCAPACITATED VETERANS, 30 JUNE 1994

<i>Pension</i>	<i>World War I</i>	<i>World War II(a)</i>	<i>Korea, Malaya and FESR(b)</i>	<i>Special Overseas Service</i>	<i>Peace- time forces</i>	<i>Miscel- laneous</i>	<i>Total</i>
General Rate — from 10% to 100% assessed disability	127	101,608	3,837	9,287	18,536	133	133,528
Intermediate Rate	—	727	28	110	75	2	942
Special Rate (T & PI or equivalent)	34	14,617	879	2,125	1,075	16	18,746
Extreme Disablement Adjustment	8	3,002	34	3	14	9	3,070
Total	169	119,954	4,778	11,525	19,700	160	156,286

(a) Includes Interim Forces. (b) Far East Strategic Reserve.

Source: Department of Veterans' Affairs.

7.22 DISABILITY AND WAR WIDOWS PENSIONS: NUMBER AND EXPENDITURE

<i>Year</i>	<i>Number of disability pensions in force at 30 June</i>				<i>Annual expenditure(a) to 30 June (\$'000)</i>
	<i>Incapaci- tated veterans</i>	<i>Dependants of incapac- itated veterans</i>	<i>Dependants of deceased veterans</i>	<i>Total</i>	
1989	163,660	120,325	76,360	360,345	1,123,624
1990	161,546	114,625	77,911	354,082	1,219,647
1991	159,579	108,478	79,494	347,551	1,340,420
1992	157,790	102,953	81,125	341,868	1,396,192
1993	156,923	96,948	83,642	337,513	1,445,308
1994	156,565	91,722	86,224	334,511	1,508,446

(a) Includes associated allowances.

Source: Department of Veterans' Affairs.

A number of specific need allowances are available to certain incapacitated veterans. They include attendant allowance, specific disability (section 27) allowance, clothing allowance, recreation transport allowance, vehicle assistance

scheme benefits, temporary incapacity allowance and loss of earnings allowance. Decoration allowance is also available. Various payments intended to assist with funeral and other bereavement expenses are also available.

7.23 SPECIFIC NEED ALLOWANCES

Benefit	Number of recipients at 30 June		
	1992	1993	1994
Attendant allowance	992	998	1,003
Section 27 (items 1-6)	60	60	56
Section 27 (items 7-15)	1,225	1,203	1,196
Clothing allowance	2,166	2,052	1,950
Recreation transport allowance	3,068	3,018	3,013
Decoration allowance	1,350	1,353	1,343
Vehicle assistance scheme	(a)62	60	64

(a) The data source has changed and previously published data are not comparable.

Source: Department of Veterans' Affairs.

The Veterans' Children Education Scheme provides assistance with education and training for the children of special rate disability pensioners and certain other incapacitated veterans and deceased veterans whose death has been accepted as war-caused or defence-caused or who were receiving special rate disability pension or a section 27 allowance (items 1-6) at the time of death. See tables 7.24 and 7.25. A similar scheme applies to eligible children of Australian mariners.

Income-support Sub-program. The main benefit paid under this sub-program is the service pension. This is an income and assets tested pension similar to the age and disability support pensions payable by the Department of Social Security. The pension is payable to veterans with qualifying service at age 60 (males) or 55 (females). Veterans with

qualifying service may be paid the pension at any age if they are permanently incapacitated for work. Qualifying service generally means service in an area and at a time when danger from hostile enemy forces was incurred by the veteran.

Veterans of other Commonwealth and allied countries may also qualify for the service pension for service in wars or war-like conflicts in which Australia has engaged. Veterans of Commonwealth forces must have served outside the country of enlistment or be entitled to the award of a campaign medal for service within that country. Allied veterans must have served in formally raised forces. The veteran must be an Australian resident with at least ten years residency. Service pension is also available to Australian, other Commonwealth and allied mariners of World War II.

7.24 VETERANS' CHILDREN EDUCATION SCHEME, EXPENDITURE (\$'000)

Year	Cost of education of beneficiaries						
	NSW(a)	Vic.	Qld	SA(b)	WA	Tas.	Aust.
1988-89	1,568.9	1,017.6	1,061.4	333.8	359.3	259.2	4,600.4
1989-90	1,492.2	975.3	971.6	294.0	361.9	268.8	4,363.4
1990-91	1,470.3	975.6	1,015.4	290.4	459.6	308.7	4,520.0
1991-92	1,475.8	1,068.2	1,201.6	289.6	542.5	358.8	4,936.5
1992-93	1,612.4	1,092.7	1,198.1	310.1	644.8	413.6	5,271.7
1993-94	1,749.3	1,170.2	1,303.8	348.5	771.6	463.5	5,806.9

(a) Includes Australian Capital Territory. (b) Includes Northern Territory.

Source: Department of Veterans' Affairs.

**7.25 VETERANS' CHILDREN EDUCATION SCHEME, NUMBER RECEIVING BENEFITS
AT 30 JUNE 1994**

<i>Type of training</i>	<i>NSW(a)</i>	<i>Vic.</i>	<i>Qld</i>	<i>SA(b)</i>	<i>WA</i>	<i>Tas.</i>	<i>Aust.</i>
At school							
Primary(c)	153	94	197	51	132	53	680
Secondary	393	254	324	88	186	134	1,379
Total at school	546	348	521	139	318	187	2,059
Tertiary professional	127	110	98	20	68	25	448
Technical	43	—	43	12	6	5	109
Total	716	458	662	171	392	217	2,616

(a) Includes Australian Capital Territory. (b) Includes Northern Territory. (c) Not in receipt of an education allowance.

Source: Department of Veterans' Affairs.

From 1 April 1993, all service pensioners became eligible for 'fringe benefits', provided by the Commonwealth Government, which include medical and hospital treatment, pharmaceutical benefits and the payment of a telephone allowance.

A number of supplementary benefits are also available under the sub-program. These include:

- rent assistance;

- additional pension in respect of dependent children;
- remote area allowance;
- carer's pension;
- guardian allowance;
- bereavement payment; and
- pharmaceutical allowance.

The following tables show the total number of pensions in force as at 30 June 1994, and the annual expenditure.

7.26 NUMBER OF SERVICE PENSIONS, 30 JUNE 1994

<i>Class</i>	<i>World War I</i>	<i>World War II</i>	<i>Korea, Malaya and FESR(a)</i>	<i>Special Overseas Service</i>	<i>British Commonwealth</i>	<i>Allied Forces</i>	<i>Miscellaneous</i>	<i>Total</i>
Veterans								
Old age	263	158,456	5,845	1,428	25,943	4,026	2,690	198,651
Permanently incapacitated	—	4	1,551	3,903	273	92	2	5,825
Tuberculosis(b)	1	306	6	1	3	—	—	317
Total	264	158,766	7,402	5,332	26,219	4,118	2,692	204,793
Wife's and widows	388	113,840	5,113	3,781	19,934	3,258	1,870	148,184
Total	652	272,606	12,515	9,113	46,153	7,376	4,562	352,977

(a) Far East Strategic Reserve. (b) Eligibility on these grounds ceased on 2 November 1978.

Source: Department of Veterans' Affairs.

7.27 SERVICE PENSIONS: NUMBER AND EXPENDITURE

	<i>Pensions in force as at 30 June</i>			<i>Annual expenditure(a) (\$'000)</i>
	<i>Veterans</i>	<i>Wife's and widows</i>	<i>Total</i>	
1989	229,097	167,342	396,439	2,048,138
1990	223,164	163,184	386,348	2,164,449
1991	218,398	159,511	377,909	2,325,077
1992	215,010	156,603	371,613	2,377,619
1993	210,406	152,742	363,148	2,389,886
1994	204,793	148,184	352,977	2,382,307

(a) Includes associated allowances.

Source: Department of Veterans' Affairs.

Housing Assistance Sub-program

(Defence Service Homes Scheme). The Defence Service Homes (DSH) Scheme provides financial benefits to recognise the contribution of certain men and women who have served Australia in either peacetime or wartime. The benefits include housing loan interest subsidies, comprehensive homeowners' insurance cover at competitive rates as well as home contents insurance.

The Scheme was established in 1918 as the War Service Homes Scheme. In 1972 its name was changed to the Defence Service Homes Scheme to recognise the extension of eligibility to those with qualifying peacetime service.

In 1985, the Government decided to sell the DSH mortgage portfolio and the Westpac Banking Corporation became the Scheme's lender on 19 December 1988. Under the Agreement between the Commonwealth and Westpac, the Commonwealth subsidises Westpac for the low-interest loans provided. The subsidy is paid directly to Westpac and represents the difference between the fixed

concessional interest rate paid by the borrower and the agreed benchmark interest rate.

Since 1918 the DSH Act has made provision for Defence Service Homes Insurance. Building insurance is available to the owner of a home that is or was the subject of assistance under the DSH Scheme for as long as the DSH client retains ownership of the home. This benefit is also available to those who obtain assistance under the Australian Defence Force Home Loans Assistance Scheme. On 1 July 1991 DSH contents insurance, a comprehensive insurance package underwritten by Mercantile Mutual Insurance (Australia) Ltd, became available to veterans and the service community.

The maximum loan available under the DSH Scheme is \$25,000 repayable over 25 years. The interest rate is fixed at 6.85 per cent for the term of the loan. Loans can be used to buy a home or strata unit, build or extend a home, buy a right of residence in a retirement village, refinance an existing mortgage, or repair or modify an existing home.

7.28 DEFENCE SERVICE HOMES SCHEME

	<i>1988-89</i>	<i>1989-90</i>	<i>1990-91</i>	<i>1991-92</i>	<i>1992-93</i>	<i>1993-94</i>
Subsidised loans						
Loans granted	10,390	9,123	9,316	9,043	9,158	7,639
Interest subsidy (\$m)	40.7	165.3	139.7	89.3	54.3	37.5
Number of loan accounts at 30 June	130,093	129,580	130,000	119,500	113,741	107,124
Building insurance						
Number of homes insured at 30 June	175,044	173,639	169,294	163,316	157,510	147,853

Source: Department of Veterans' Affairs.

Health program

Health care treatment is provided for all disabilities which have been accepted as service-related, and for pulmonary tuberculosis and cancer not related to service. In addition, and subject to certain conditions, health care treatment in Australia is provided for most non-service-related disabilities for: incapacitated veterans receiving disability pensions at or above the maximum (100%) general rate; World War II veterans and mariners receiving both service pension at any rate and disability pension at the 50 per cent rate or higher; veterans, mariners or nurses who served in World War I; veterans who were detained by the enemy; war widows and certain other dependants of deceased male veterans whose deaths have been accepted as service related, and of deceased Special Rate pensioners; certain service pensioners; and returned servicewomen of World War II.

The needs of the veteran population are changing as veterans and their dependants and carers age. The veteran community has indicated to the Government that its most important needs are to remain healthy and self-reliant in their own homes and within their local communities for as long as possible. In response to these identified needs, and, in keeping with the Government's Aged Care Reform strategy, the Department provides services that support and encourage veteran, and other entitled persons to remain living independently in their own homes and to maintain and improve their health and quality of life. Examples of the Department's commitment to the health and independence of the veteran community include:

- **Joint Venture Schemes** — provides 'seeding' grants to ex-service organisations for a range of practical and social support projects which are intended to become self-supporting in subsequent years and are administered by volunteers from the veteran community.
- **Day Clubs** — provide regular diversional therapy and socialisation for frail, aged veterans and war widows, and simultaneously, respite for their carers. The day clubs are established and sponsored by ex-service organisations and run by volunteers.
- **Veterans' Health Week** — provides encouragement for veterans and war widows to take an active role in their health by promoting a wide range of health information

and healthy activities. It provides an early annual impetus for veteran and war widow involvement in health activities that they can continue throughout the year.

- **Veterans' Quality of Life (VQL) Program** — the positive messages of Veterans' Health Week are reinforced year round by the VQL packages. The packages focus on the delivery of health education services for the veterans and general communities, and cover topics such as healthy eating, continence management, home safety and keeping fit.

Treatment for veterans is provided in three Repatriation General Hospitals (in Victoria, Queensland and South Australia), a Repatriation Auxiliary Hospital (New South Wales), Anzac Hostel in Victoria, Repatriation Artificial Limb and Appliance Centres (RALACs) and the Vietnam Veterans Counselling Service (VVCS).

In addition to the Repatriation facilities, and subject to certain criteria, entitled persons are treated in State and private metropolitan and country hospitals and nursing homes at departmental expense. During 1992-93 the paid bed days for entitled persons in public hospitals was 451,673 and for private hospitals, 284,552.

In those States where the Repatriation General Hospital is no longer operated by the Department of Veterans' Affairs, hospital care is provided through the Repatriation Private Patient Scheme. This means that entitled beneficiaries can obtain treatment at a public hospital as a Repatriation private patient, in shared accommodation, with a doctor of their choice. According to medical need, if treatment cannot be provided within a reasonable time, the Department may approve admission to a private hospital. The former Repatriation hospitals will remain available for treatment if beneficiaries choose to go there.

Under arrangements with State Governments, entitled persons requiring custodial, psychiatric care for a service-related disability are treated at departmental expense in State psychiatric hospitals.

General medical practitioner services are provided through the Local Medical Officer (LMO) Scheme. There were 18,286 Repatriation LMOs in the scheme as at 1 June 1994. During 1993-94 LMO consultations totalled 3,306,816.

Entitled persons may also be provided with dental treatment through the Local Dental Officer (LDO) Scheme which comprised 6,477 LDOs as at 1 June 1994. In addition, the services of approximately 789 dental prosthetists were also available to eligible beneficiaries. During 1993-94, 575,613 dental services were undertaken.

Optometrical services, including the provision of spectacles; the services of allied health professionals and a comprehensive range of aids, appliances and dressings may be provided to entitled persons.

In addition, entitled persons may be provided with pharmaceuticals through the Repatriation Pharmaceutical Benefits Scheme.

Repatriation General Hospitals

The Repatriation General Hospitals (RGHs) are teaching hospitals providing short-term treatment during an acute episode of illness. They also provide outpatient services and assessment of need for domiciliary and other community support facilities through Aged and Extended Care Departments (AECDs).

The RGHs contribute to State health care services by treating members of the general community where capacity exists after the needs of entitled persons have been met. Limits on the level of

available beds for community patients are determined by the Repatriation Commission.

RGH Hobart was integrated on 1 July 1992 and RGH Concord on 1 July 1993. Heidelberg Repatriation Hospital in Melbourne is scheduled for integration on 1 January 1995.

In Western Australia the State Government indicated that it had no place for RGH Hollywood in the State health system. The Commonwealth's second preference to integration was to sell the hospital, and after an exhaustive tender process, Hollywood was sold to the Ramsay Health Care Group on 24 February 1994. A similar situation exists in Queensland, where RGH Greenslopes is currently being sold. It is anticipated that the hospital will be transferred to the successful tenderer in early January 1995.

Negotiations are continuing to settle the future of the remaining hospital, RGH Daw Park in South Australia, and it is anticipated that Daw Park will be transferred to the South Australian health system by 1 July 1995.

The following table gives details of in-patients (including community patients) treated at remaining RGHs. The figures shown refer to treatment episodes, for example, a person who is admitted to hospital twice during a year is counted twice.

7.29 REPATRIATION GENERAL HOSPITALS: IN-PATIENTS TREATED, 1993-94

	<i>Vic.</i>	<i>Qld</i>	<i>SA</i>	<i>WA(a)</i>	<i>Aust.</i>
Admissions	22,761	15,767	10,179	9,781	58,488
Separations	22,800	15,751	10,179	9,861	58,591
Daily average occupied beds	414	321	222	251	1,208

(a) Hollywood became a private hospital on 24 February 1994. Data up to date of sale.

Source: Department of Veterans' Affairs.

Repatriation Auxiliary Hospitals

The Repatriation Auxiliary Hospitals (RAHs) provide slow stream rehabilitation of patients; maintenance care of patients awaiting nursing home admissions and respite care for a limited number of patients. Community patients are admitted to spare capacity in some RAHs subject to maximum limits determined by the Repatriation Commission.

The following table gives details of in-patients (including community patients) treated at RAHs. The figures shown refer to treatment episodes, for example, a person who is admitted to hospital twice during a year is counted twice.

Repatriation Auxiliary Hospital Macleod (Victoria) was decommissioned in January 1993. Repatriation Auxiliary Hospital Kenmore was decommissioned on 29 April 1994.

7.30 REPATRIATION AUXILIARY HOSPITALS: IN-PATIENTS TREATED 1993-94

	NSW	Qld	Total
Admissions	1,922	275	2,197
Separations	1,949	338	2,287
Daily average occupied beds	134	49	183

Source: Department of Veterans' Affairs.

Anzac Hostel provides minimal nursing supervision in a residential setting to eligible persons. The daily average occupied beds figure for 1993-94 was 19.

Artificial limbs and appliances

Entitled veterans and war widows receive free artificial limbs, appliances and surgical footwear, through the Department's Health Program, from Repatriation Artificial Limb and Appliance Centres (RALACs) or commercial sources.

The Department administers the Government's Artificial Limb Scheme which provides limbs to Australian residents who require them. Limbs can be provided through the RALACs or commercial limb manufacturers. Amputees can access these manufacturers through some 80 prescribing clinics Australia wide.

RALACs are located in each State capital with sub-centres only in Newcastle and Albury. A mobile workshop operates in Victoria to provide services to remote locations.

The following table gives details of production by all centres and commercial firms as a result of orders placed by the Department.

7.31 REPATRIATION ARTIFICIAL LIMB AND APPLIANCE PRODUCTION, 1993-94 (numbers)

	Entitled veterans	Community patients	Total
Artificial arms	10	80	90
Artificial legs	371	1,249	1,620
Appliances	854	179	1,033
Artificial limb repairs	1,716	5,418	7,134
Appliance repairs	755	131	886
Custom footwear	4,205	388	4,593
Depth footwear	1,951	87	2,038
Footwear repairs	11,006	39	11,045

Source: Department of Veterans' Affairs.

Vietnam Veterans Counselling Service

The Vietnam Veterans Counselling Service (VVCS) has centres in Canberra, Harris Park (Sydney), South Melbourne, Brisbane, Townsville, Adelaide, Perth, Hobart and Darwin. Regional centres have been established in Launceston and Albury/Wodonga. The service is intended to provide counselling to veterans and their families, as well as working with the ex-service community to promote acceptance of veterans, particularly Viet Nam veterans, by the community.

The service is staffed by psychologists and social workers with detailed knowledge and experience about Viet Nam service and its impact on veterans and their families, especially the impact of post-traumatic stress.

A Country Outreach Program was introduced in 1988 to extend the VVCS service to rural areas and access to counselling has been improved through provision of a 008 toll free telephone service.

The following table shows the increasing usage of the service.

7.32 VIETNAM VETERANS COUNSELLING SERVICE

	1991-92	1992-93	1993-94
Counselling sessions	34,996	34,252	38,492
Including:			
Face to face	12,850	12,334	10,932
Telephone (including 008)	13,180	9,995	10,391
Group	290	259	308
Country outreach	8,676	11,664	16,861

Source: Department of Veterans' Affairs.

The Office of Australian War Graves

The Office of Australian War Graves has two main functions. Its major area of responsibility is the implementation of government policy for the perpetual commemoration of eligible Australian veterans whose postwar deaths are related to their war service.

It also maintains on behalf of the Commonwealth War Graves Commission, War

Cemeteries and other commemorations in Australia, Papua New Guinea, Solomon Islands (Guadalcanal) and Norfolk Island. This responsibility is covered by a formal agreement between Australia and the Commonwealth War Graves Commission which was signed on 1 January 1975.

The Office maintains 19,520 war graves in 76 war cemeteries and 900 civil cemeteries. It also maintains 179,000 postwar commemorations. In 1993–94 it commemorated 6,421 veterans who died of war-related causes.

The Office provides an information service to those wishing to visit any of the 102,000 Australian war dead who are buried or memorialised in Australia and overseas. The Office has records relating to the Commonwealth dead of World War II, the Australian dead of World War I and the post-World War II conflicts.

Full details of the operations of the Office of Australian War Graves are contained in its Annual Report.

HOUSEHOLD INCOME AND EXPENDITURE

Household expenditure

The ABS conducts surveys of household expenditure at regular intervals to provide an up-to-date picture of the levels and patterns of expenditure by Australia's households.

The latest Household Expenditure Survey for which results are available was conducted in respect of 1988–89. Recent editions of the Year Book have included tables and other material describing the results of that survey. Results from the 1993–94 survey will be available early in 1995.

Household income

Surveys of household income have been conducted by the ABS at approximately four-yearly intervals since 1969. The latest survey was conducted from October to December 1990. Information was collected on income from the following sources: wages and salaries; own business; government cash benefits; superannuation; interest; rent and dividends; and other regular sources.

Income information and details of family relationships were collected for each individual aged 15 years and over. Survey results show income levels and distributions for individuals, parts of families, families and households.

The following tables relate to 'income units' based on a restricted form of family groups. The income unit includes only those individuals living together and related to each other as spouses or as parent/dependent child. In this way, grown-up offspring who are not full-time students are treated as separate income units. Similarly, aged parents and other relatives living in the household are treated as separate income units.

Income distribution before and after tax.

Table 7.33 presents data on the distribution of gross income for all income units across quintile groups. These quintile groups rank income units into five equal groups in ascending order according to their gross weekly income at the time of the survey.

Income units in the bottom two quintiles had mean gross weekly incomes of \$134 and \$274 compared with incomes of \$672 and \$1,302 for the fourth and fifth quintiles, respectively.

Income units in the bottom quintile were predominantly one-person units, such as aged pensioners and the young unemployed. Almost three-quarters of the units in the bottom quintile were dependent on government pensions and benefits for their income. The second quintile is predominantly made up of one-person units and married couple units without children. Over half these units were dependent on government pensions and benefits and about a third on wages and salaries or other earned incomes.

In contrast, income units in the fourth and fifth quintiles were predominantly married couple income units with dependent children living off income from wages and salaries or from their own business. Almost 75 per cent of income units in the top quintile were married couple income units with both partners employed.

To give a clearer picture of the monetary resources available after allowing for income tax, table 7.34 presents the same information for income units, based on net income, that is, after the deduction of income tax.

Income units in the bottom two quintiles had mean net weekly incomes of \$133 and \$258

compared with net incomes of \$542 and \$947 for the fourth and fifth quintiles respectively.

Compared with the distribution of gross weekly incomes, the proportion of income units dependent on government pensions and benefits, who are less likely to be paying tax, decreased in the lowest two quintiles and increased in the third quintile.

Income distribution over the life cycle.

The above outline of type of income unit and source of income reflects to some extent the distribution of income units into life cycle groups. A more direct examination of the level and distribution of net income over life cycle groups is shown in table 7.35.

The eight life cycle groups that feature in table 7.35 present a simplified view of the common life cycle from young single persons, through to partnering and child rearing to the 'empty nest' years and retirement. While the categories do not cover all possible life cycle groups they do represent almost 80 per cent of all income units in Australia in 1990.

At the broad level, it can be seen that level of income for the income unit is closely related to whether the income unit comprises a couple or a single person. The increase in income is marked when young single person income units marry and combine their income. Married couples aged under 35 and without children, who are in the second stage of the life cycle, are at the peak of income receipts — they have a mean net weekly income of \$723. This reflects a high level of labour force participation, with over 78 per cent having two income earners. Income then falls in the early stages of child rearing, reflecting the common practice of having one partner stay at home with the children. For married

couple income units with the oldest child aged under 5 years, the mean net weekly income declined to \$591 per week. Income increases again as the children get older and many women return to work. By the time the eldest child has reached 15 to 20 years of age, the mean net weekly income of the married couple parents has increased again to an average of \$718 per week.

Income decreases again as people go into early retirement in the 55 to 64 year age group and even more markedly after people reach the age of 65. The mean net weekly income for the retired married couple over the age of 65 years was \$379 while the single aged income unit received \$200 per week.

Table 7.35 also illustrates the relationship between life cycle groups and the nature of housing occupancy. For example, the rate of home ownership increases steadily across each life cycle group before declining for the last group. As a result, housing costs for groups in the later years of life should be considerably less than those for the young and middle aged couples who may have high rents or mortgage repayments. For many households the marked increase in home ownership in later life provides a significant offset to the decline in income occurring at that time.

Table 7.35 also shows the strong relationship between life cycle groups, fluctuating income levels and the sources from which income is derived. The life cycle groups with low levels of net income, such as young single persons, married couples aged over 55 years and aged single persons, have high proportions of income units dependent on government pensions and benefits for most of their income.

**7.33 SELECTED CHARACTERISTICS OF INCOME UNITS, BY GROSS WEEKLY INCOME
QUINTILE GROUP, OCTOBER–DECEMBER 1990**

<i>Characteristics of income units</i>	<i>Gross weekly income quintile</i>					<i>All income units</i>
	<i>Lowest</i>	<i>Second</i>	<i>Third</i>	<i>Fourth</i>	<i>Highest</i>	
	<i>— dollars per week —</i>					
Upper boundary of quintile group	200	349	529	844	n.a.	n.a.
Mean income	134	274	436	672	1,302	563
Median income	148	271	434	665	1,143	434
	<i>— per cent of income units —</i>					
Principal source of gross income						
Wages or salary	12.0	34.6	78.2	83.8	82.9	58.3
Own business, trade or profession	2.4	4.6	6.3	9.1	10.6	6.6
Other private income	13.3	8.4	8.1	6.1	6.5	8.5
Government pensions and benefits	72.3	52.3	7.3	1.0	—	26.6
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Type of income unit						
Married couple						
With dependent children	4.2	10.3	20.7	40.4	53.4	25.8
Without dependent children	6.1	34.2	21.3	26.4	37.8	25.1
<i>All married couples</i>	<i>10.3</i>	<i>44.5</i>	<i>42.0</i>	<i>66.8</i>	<i>91.2</i>	<i>50.9</i>
One-parent	4.5	11.1	4.8	3.1	0.6	4.8
One-person	85.1	44.4	53.2	30.1	8.2	44.3
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Number of earners						
Nil	83.1	56.8	12.7	5.4	2.2	32.1
One	16.2	40.9	80.6	60.4	23.0	44.2
Two	0.6	2.4	6.7	34.3	74.8	23.7
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Percentage contribution of government pensions and benefits to gross income						
Nil and less than 1	24.4	38.8	67.6	57.5	67.6	51.2
1 and less than 20	1.4	4.6	19.5	38.7	31.8	19.2
20 and less than 50	2.0	4.6	5.9	2.9	0.6	3.2
50 and less than 90	14.8	20.0	4.0	0.6	—	7.9
90 and over	57.5	32.0	2.9	*0.3	—	18.6
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Nature of housing occupancy						
Owners	34.0	38.8	26.1	30.0	33.9	32.5
Purchasers	5.8	8.5	17.9	33.8	46.7	22.5
Renters						
Government	8.0	7.5	3.6	2.3	1.0	4.5
Private	13.2	15.2	19.9	18.2	11.6	15.6
Resident relative	12.7	14.2	15.7	5.3	0.5	9.7
Other	4.3	3.3	4.8	4.4	3.3	4.0
<i>Total renters</i>	<i>38.1</i>	<i>40.1</i>	<i>44.0</i>	<i>30.2</i>	<i>16.5</i>	<i>33.8</i>
Rent-free	19.5	11.2	10.9	5.2	2.4	9.9
<i>Total(a)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>

(a) Includes income units whose nature of housing occupancy was not reported.

Source: Survey of Income and Housing Costs and Amenities: Income Units, Australia, 1990 (6523.0).

**7.34 SELECTED CHARACTERISTICS OF INCOME UNITS, BY NET WEEKLY INCOME(a)
QUINTILE GROUP, OCTOBER–DECEMBER 1990**

	Net weekly income quintile					All income units
Characteristics of income units	Lowest	Second	Third	Fourth	Highest	
— dollars per week —						
Upper boundary of quintile group	189	312	436	655	n.a.	n.a.
Mean net income	133	258	376	542	947	451
Median net income	148	259	376	537	857	375
— per cent of income units —						
Principal source of gross income						
Wages or salary	13.9	39.8	74.0	81.5	82.5	58.3
Own business, trade or profession	2.5	4.5	6.0	9.4	10.7	6.6
Other private income	13.4	7.9	7.7	6.8	6.7	8.5
Government pensions and benefits	70.3	47.8	12.4	2.2	*0.1	26.6
Total	100.0	100.0	100.0	100.0	100.0	100.0
Type of income unit						
Married couple						
With dependent children	4.0	7.8	19.2	43.6	54.5	25.8
Without dependent children	5.8	30.0	23.8	26.5	39.8	25.1
All married couples	9.8	37.8	43.0	70.1	94.2	50.9
One-parent	3.9	10.7	5.4	3.7	0.5	4.8
One-person	86.3	51.5	51.6	26.2	5.2	44.3
Total	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners						
Nil	81.3	52.1	17.2	6.9	2.5	32.1
One	18.2	45.7	77.7	61.6	17.9	44.2
Two	0.6	2.1	5.2	31.5	79.5	23.7
Total	100.0	100.0	100.0	100.0	100.0	100.0
Percentage contribution of government pensions and benefits to net income						
Nil and less than 1	26.5	44.8	65.8	53.0	60.4	50.0
1 and less than 20	1.3	3.8	16.4	40.1	38.4	20.0
20 and less than 50	2.0	3.4	5.4	4.5	1.0	3.3
50 and less than 90	14.0	17.8	6.9	1.5	*0.2	8.1
90 and over	56.3	30.2	5.6	0.8	—	18.6
Total	100.0	100.0	100.0	100.0	100.0	100.0
Nature of housing occupancy						
Owners	33.1	36.2	27.1	31.7	34.6	32.5
Purchasers	5.8	7.6	18.5	34.2	46.6	22.5
Renters						
Government	7.8	6.8	4.0	2.6	1.1	4.5
Private	13.0	15.9	20.1	17.9	11.2	15.6
Resident relative	13.4	16.3	14.5	3.6	0.6	9.7
Other	4.4	3.8	4.4	4.3	3.2	4.0
Total renters	38.6	42.8	43.1	28.5	16.0	33.8
Rent-free	19.9	12.2	10.2	4.7	2.3	9.9
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0

(a) Income after tax has been deducted. (b) Includes income units whose nature of housing occupancy was not reported.

Source: Survey of Income and Housing Costs and Amenities: Income Units, Australia, 1990 (6523.0).

7.35 LIFE CYCLE GROUPS BY SELECTED CHARACTERISTICS, OCTOBER–DECEMBER 1990

Net weekly income and characteristics of income units	One- person units aged under 35	Married couple without dependent children, reference person aged under 35	Married couple with dependent children and age of eldest child			Married couple without dependent children, reference person aged		One- person units aged 65 and over
			Under 5	5-14	15-20	55-64	65 and over	
Net weekly income (\$)	— '000 —							
1 — 99	145.1	*2.0	11.1	20.5	8.6	12.7	6.7	19.0
100 — 199	401.8	5.3	7.3	12.0	8.0	23.0	27.5	515.2
200 — 299	433.0	17.4	20.3	36.7	29.4	100.9	244.4	137.3
300 — 399	558.3	26.6	57.1	99.4	61.7	99.9	161.1	26.3
400 — 499	261.6	33.4	90.4	165.0	62.4	75.6	63.6	12.3
500 — 599	90.2	37.4	81.5	155.8	70.8	48.1	19.9	11.0
600 — 699	32.4	57.0	64.0	147.7	68.6	47.1	17.2	*3.2
700 — 799	13.5	65.7	40.5	122.1	68.6	34.1	12.4	*2.7
800 — 899	*4.6	57.9	30.3	101.7	63.7	17.0	6.4	*1.3
900 — 999	*2.3	42.3	19.4	63.7	38.9	15.9	7.4	*1.8
1,000 — 1,099	*2.7	19.8	14.5	41.1	30.8	8.2	*3.8	*1.2
1,100 — 1,199	—	14.9	8.5	16.5	20.7	6.7	*3.7	*0.5
1,200 — 1,299	*1.1	6.5	*4.3	14.5	10.6	*3.3	*1.9	—
1,300 — 1,399	—	*4.0	*1.5	7.4	10.8	*4.6	*0.9	*0.6
1,400 — 1,499	—	*1.2	*1.0	4.9	5.5	*1.8	*0.5	—
1,500 and over	*2.6	*3.9	*4.4	16.1	17.9	8.1	6.0	*0.8
Total	1,949.3	395.3	456.2	1,025.1	577.1	507.0	583.3	733.4
— dollars per week —								
Mean net income	298	723	591	653	718	505	379	200
Median net income	299	735	555	613	669	421	305	166
— per cent of income units —								
Principal source of gross income								
Wages or salary	78.5	88.3	79.6	76.5	74.1	46.8	4.2	*0.6
Own business, trade or profession	2.9	6.5	9.4	12.2	13.3	11.4	2.5	1.1
Other private income	4.9	*1.1	1.8	2.8	5.1	20.7	23.5	16.7
Government pensions and benefits	13.7	4.1	9.2	8.4	7.6	21.0	69.9	81.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners								
Nil	17.0	4.2	9.7	8.2	9.1	35.3	88.7	97.3
One	83.0	17.6	50.0	37.6	26.9	37.1	7.5	2.7
Two	..	78.2	40.3	54.2	64.0	27.6	3.9	..
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

... continued

7.35 LIFE CYCLE GROUPS BY SELECTED CHARACTERISTICS
OCTOBER–DECEMBER 1990 — continued

Net weekly income and characteristics of income units	One- person units aged under 35	Married couple without dependent children, reference person aged under 35	Married couple with dependent children and age of eldest child			Married couple without dependent children, reference person aged		One- person units aged 65 and over
			Under 5	5-14	15-20	55-64	65 and over	
	— per cent of income units —							
Percentage contribution of government pensions and benefits to net income								
Nil and less than 1	84.5	92.2	15.5	11.0	37.9	70.4	17.8	11.8
1 and less than 20	0.5	2.3	72.9	75.8	51.8	3.8	4.6	1.7
20 and less than 50	1.1	*1.2	2.3	4.7	2.7	4.5	7.9	4.6
50 and less than 90	1.9	*1.1	1.1	2.1	2.0	9.3	31.8	27.6
90 and over	11.9	3.3	8.2	6.4	5.6	12.0	37.9	54.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Nature of housing occupancy								
Owners	1.6	6.3	13.7	28.5	45.8	76.5	81.4	64.5
Purchasers	5.5	44.8	53.4	48.8	41.4	12.3	6.5	3.5
Renters								
Government	0.7	1.4	4.0	5.0	2.9	3.4	3.7	7.9
Private	24.3	35.9	18.8	11.2	6.8	3.9	3.2	5.6
Resident relative	33.6	1.5	1.3	*0.2	—	*0.1	*0.3	3.5
Other	8.1	4.6	3.6	3.5	1.6	*0.9	*0.7	2.6
Total renters	66.6	43.4	27.7	19.9	11.2	8.4	8.0	19.6
Rent-free	25.2	4.3	4.5	2.1	1.1	2.0	3.4	11.0
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

(a) Includes income units whose nature of housing occupancy was not reported.

Source: Unpublished ABS data from the 1990 Survey of Income and Housing Costs and Amenities.

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FOR MORE INFORMATION

The ABS has a far wider range of information on Australia than that contained in the *Year Book*. Information is available in the form of regular publications, electronic data services, special tables and from investigations of published and unpublished data.

For further information contact ABS Information Services at one of the addresses listed on the page facing the Introduction to the *Year Book*.

