

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. The Act became the *Social Security Act 1947*, which was repealed and

rewritten in plain English to become the *Social Security Act 1991* with effect from 1 July 1991.

The main social security payments provided by the Commonwealth under the Social Security Act as at June 1991, the amount paid in 1990-91, and the date on which each came into operation are shown below.

<i>Type of payment</i>	<i>Amount paid in 1990-91 \$m</i>	<i>Date of operation</i>
The Retired		
Age Pension	9,013	1 July 1909
Wife's Pension	166	5 October 1972
Carer's Pension	29	1 November 1985
Pharmaceutical Allowance	n.a.	1 November 1990
Bereavement Allowance	n.a.	1 January 1990
People with Disabilities		
Invalid Pension	2,375	15 December 1910
Sheltered Employment Allowance	89	30 June 1967
Rehabilitation Allowance	30	1 March 1983
Mobility Allowance	8	1 April 1983
Wife's Pension	683	5 October 1972
Carer's Pension	37	1 November 1985
Pharmaceutical Allowance	n.a.	1 November 1990
Bereavement Allowance	n.a.	1 January 1990
The Unemployed and Sick		
Unemployment Benefit	4,493	1 July 1945
Job Search Allowance	68	1 January 1988
Sickness Benefit	651	1 July 1945
Special Benefit	262	1 July 1945
Families with children		
Family Allowance	1,894	1 July 1941
Family Allowance Supplement	573	17 December 1987
Sole Parent Pension	2,686	1 March 1989
Child Disability Allowance	72	15 November 1987
Double Orphan Pension	2	26 September 1973
Widowed Persons		
Widowed Persons Allowance	0.6	1 March 1989
Class 'B' Widow Pension	577	30 June 1942

Source: Department of Social Security.

An outline of the above payments follows, including certain changes scheduled to come into operation after 30 June 1991. Details of the respective rates of pensions, benefits and

associated allowances, along with more specific eligibility criteria, are available in the Annual Report of the Department of Social Security.

Payments for the retired

Age pension is payable to men and women who have reached the ages of 65 and 60 respectively. Age pension is generally subject to residence qualifications, an income test and an assets test.

A wife's pension is payable to the wife of an age (or invalid) pensioner when she is not entitled, in her own right, to an age or invalid pension or rehabilitation allowance. There is no residence qualification, but an income and assets test does apply.

A carer's pension is payable to a person providing constant care and attention for a severely disabled age (or invalid) pensioner living in the same house or a neighbouring dwelling where the carer is not eligible for a pension in his or her own right.

Additional pension is payable, subject to the income test, for each dependent child under 16 years (at a higher rate for children aged 13-15) and dependent full-time students aged 16 to 24 years, who are not in receipt of a prescribed educational allowance (e.g., AUSTUDY). Widowed or other unmarried age (or invalid) pensioners with a dependent child may, in addition, receive mother's/guardian's allowance. Rent assistance, combined with the basic pension or benefit rate is assessed under the general pension or benefit income test. It is available to pensioners if they pay rent or pay for lodging, or board and lodging.

Pharmaceutical allowance is paid to all age (or invalid) pensioners and compensates them for expenditure on pharmaceuticals purchased under the Pharmaceutical Benefits Scheme.

Bereavement allowance is payable to eligible age (or invalid) pensioners, including carers, in respect of a deceased spouse 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. These arrangements supersede funeral benefit and special temporary allowance provisions.

AGE PENSIONERS, 30 JUNE

Age	1989	1990	1991
60-64 years	166,007	167,252	175,269
65-69 years	308,684	314,390	329,223
70-74 years	295,879	286,600	288,553
75 years+	563,740	572,226	582,804
Total	1,334,310	1,340,468	1,375,849
Number of wife's/ carer's pensioners	26,188	27,791	31,156
		— \$'000 —	
Total payments during year(a)	7,516,110	8,182,453	9,207,544

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

Source: Department of Social Security.

Payments for people with disabilities

Invalid pension is payable to persons aged over 16 years who are not of age pension age and who are at least 85 per cent permanently incapacitated for work, of which at least 50 per cent is directly caused by a physical or mental impairment of the person. It is also payable to persons who are permanently blind. Invalid pension is paid subject to residence qualifications, an income test and an assets test. Pensions paid to the permanently blind are not subject to income and asset tests.

Sheltered employment allowance is payable to disabled people who are employed in approved sheltered employment services and are otherwise qualified to receive an invalid pension or would become so qualified should they cease to be provided with sheltered employment. The allowance is subject to the same income and assets tests as apply to the invalid pension and is paid at the same rate. It is payable in the form of a supplement to the sheltered employee's wages.

Rehabilitation allowance is payable to people who receive assistance through the Commonwealth Rehabilitation Service, and who would otherwise be eligible to receive a social security payment. It is subject to the same income and assets tests as the invalid pension, and similar additional benefits are available.

Mobility allowance, which is means-test free, is payable to disabled people who are undertaking vocational training or gainful employment and who are unable to use public transport without substantial assistance because of their disability.

The following are also payable to people with disabilities — wife's pension, carer's pension, additional pension for dependent children, pharmaceutical and bereavement allowances. As these are payable to both retired and disabled people, details have been included only in the section, Payments to the Retired, of this chapter.

Disability Support Pension

The Disability Reform Package (DRP) was announced by the Government in the 1990–91 Budget. Included in the measures announced was the replacement of Invalid Pension, Sheltered Employment Allowance and Rehabilitation Allowance with Disability Support Pension. The major changes were effective from 12 November 1991 when all applicants for Disability Support Pension have their capacity for workforce participation assessed more rigorously. A minimum impairment threshold of 20 per cent is set to qualify for the pension. People meeting this requirement also have to be too incapacitated to work full time for full award wages in the foreseeable future. The new eligibility criteria are accompanied by opportunities for participation in rehabilitation and training programs.

INVALID PENSIONERS, 30 JUNE

Age	1989	1990	1991
16–19 years	7,863	7,808	7,700
20–39 years	62,274	63,874	68,110
40–59 years	161,244	164,261	173,807
60 years+	76,414	80,770	84,617
Total	307,795	316,713	334,234
Number of wife's/ carer's pensioners	94,321	95,839	99,548
	— \$'000 —		
Total payments during year(a)	2,415,564	2,679,752	3,095,780

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

Source: Department of Social Security.

At 30 June 1991, 93 sheltered employment services were paying the allowance to 9,886 disabled employees and 262 wives. Expenditure during the year 1990–91 was \$89.0 million.

At 30 June 1991, there were 3,574 persons in receipt of rehabilitation allowances. Expenditure during the year 1990–91 was \$30.0 million.

Payments for the unemployed and the sick

Until 30 June 1991, unemployment benefit was payable to unemployed persons aged between 18 and age pension age and job search allowance was payable to unemployed persons aged 16 to 17. (Changes introduced on 1 July 1991 are outlined below.)

To be eligible for unemployment benefit or job search allowance, a person must be unemployed and be capable and willing to undertake suitable paid work. An unemployment benefit or job search 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.

Sickness benefit is payable to persons aged 16 to age pension age who have suffered a loss of income because they are temporarily and totally incapacitated for work owing to illness or injury.

Recipients of job search allowance, unemployment benefit or sickness benefit must be permanent residents of Australia. Eligibility for unemployment and sickness benefits is subject to an income test and an assets test. In addition, job search allowance for those considered 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 benefit or pension 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 unemployment or sickness benefit that would have been paid if the claimant was qualified to receive either of those benefits.

Recipients of unemployment, sickness or special benefit or job search allowance may also be eligible for supplementary payments including additional benefit for dependent children, guardians allowance, rent assistance or remote area allowance. Job search allowance and sickness or special benefit for under 18 year olds is payable at a higher rate to single young people who are homeless or otherwise have established independence of parental support.

UNEMPLOYMENT, SICKNESS AND SPECIAL BENEFITS, YEAR ENDED 30 JUNE

	1989	1990	1991
Unemployment beneficiaries (including job search allowees)(a)			
Number of new benefits granted	689,981	(b)725,000	(b)1,242,200
June average number on benefit	389,794	419,785	676,705
Average number on benefit at end of each week during year	429,350	385,014	535,947
Sickness beneficiaries			
Number of new benefits granted	110,369	(b)116,000	(b)121,300
June average number on benefit	79,001	79,195	71,397
Average number on benefit at end of each week during year	76,759	78,103	76,088
Special beneficiaries			
Number of new benefits granted	133,275	(b)170,000	(b)166,400
June average number on benefit	25,204	27,913	29,811
Average number on benefit at end of each week during year	23,929	26,463	30,021
		— \$'000 —	
Amount paid during year(c)			
Unemployment and job search allowance(a)	3,135,640	3,067,796	4,561,353
Sickness benefit	552,970	611,167	650,612
Special benefit	178,310	214,767	261,748

(a) Job Search Allowance began on 1 January 1988. (b) Estimated. (c) Includes additional allowances.
Source: Department of Social Security.

Unemployment benefit was replaced from 1 July 1991 by a new two payment structure under the Newstart strategy. Job search allowance is now payable to those aged 18 years and over who have been unemployed for less than 12 months and to unemployed people aged 16 and 17. Newstart allowance is payable to those who have been unemployed for a year or more and who are aged 18 years and over.

Income support under the new structure is subject to the same income and assets tests and generally the same eligibility requirements as the old job search allowance and unemployment benefit. Added requirements are an enhanced activity test for all recipients and the Newstart activity agreement as a condition of receiving Newstart allowance.

Income support under the Newstart strategy is linked to active job search and participation in labour market programs designed to encourage an early return to the workforce. Clients 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 CES. 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.

The Disability Reform Package (DRP) announced by the Government in the 1990-91 Budget included the replacement of Sickness Benefit with Sickness Allowance which is normally limited to a 12 month period. There is discretion to extend the payment for a further 12 months in special circumstances. Generally, however, people still on sickness allowance at 12 months move to the Disability Support Pension or Job Search/Newstart allowance system. The measures took effect from 12 November 1991 and include improved assessment and referral procedures together with increased training and rehabilitation programs.

Payments for families with children

Family allowances

Family allowance is payable, subject to an income test, to a person with 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 prescribed educational

allowance. An additional allowance, also subject to an income test, is payable in respect of multiple (three or more) births until the children turn six years. 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 an allowance the person and the child must be in Australia and be Australian citizens, or have been given permission to remain in Australia permanently.

FAMILY ALLOWANCES, 30 JUNE 1991

Number of children and students in family	Number of families						
	NSW/ACT(a)	Vic.	Qld/NT	SA(b)	WA	Tas.	Aust.
1	244,972	178,360	138,010	63,024	68,010	20,710	713,086
2	256,120	191,340	141,610	68,643	77,006	22,468	757,187
3	111,623	83,100	63,267	25,474	33,319	9,907	326,690
4	31,695	21,745	18,450	6,189	8,895	2,666	89,640
5	6,513	4,204	3,905	1,074	1,774	530	18,000
6	1,672	1,036	1,169	226	452	130	4,685
7	423	310	332	57	136	39	1,297
8	162	106	109	18	27	9	431
9	37	24	36	8	10	1	116
10 or more	17	19	21	1	5	1	64
Total families	653,234	480,244	366,909	164,714	189,634	56,461	1,911,196
No. of children in families	1,266,220	927,990	715,117	308,840	371,453	109,826	3,699,446
				— \$'000 —			
Amount paid during year	650,112	474,566	366,668	157,325	189,171	56,117	1,893,958

(a) Excludes Broken Hill Regional Office. (b) Includes Broken Hill Regional Office.

Source: Department of Social Security.

Family allowance supplement

Family allowance supplement is paid subject to income and assets tests to low-income families with one or more children eligible for family allowance so long as they are not in receipt of any Commonwealth pension, benefit or allowance which provides additional payment for dependent children, and so long as the children of these families are not receiving means-tested Commonwealth payments. Levels of payment are age-related and are adjusted annually. Rent assistance is also available to recipients of family allowance supplement if they pay rent other than to a public housing authority. The number of families in receipt of family allowance supplement at 30 June 1991 was 187,872. The amount paid during the year 1990-91 was \$572.7 million.

Sole parent pension

Sole parent pension amalgamates the former Class 'A' widow's pension and supporting parent's benefit, the two income support payments for people bringing up a child or children without a partner. All persons who were receiving either payment at 1 March 1989 were transferred to sole parent pension without any change to their eligibility.

Maximum rates are identical to those applying to age pension.

Sole parent pension may be paid to a person who has a 'qualifying child'. This is 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 spouse has been in gaol for at least 14 days; and
- a person who is unable to live with his or her spouse or de facto spouse in the matrimonial

home because of the spouse's or de facto spouse's long-term illness or infirmity.

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

SOLE PARENT PENSIONERS, BY AGE AND TYPE, 30 JUNE

	1989	1990	1991
Age			
Under 20 years	9,564	10,245	10,026
20-29 years	86,347	89,653	92,989
30-39 years	96,234	100,393	109,849
40-49 years	40,652	42,152	46,373
50-59 years	6,427	6,197	6,271
60 years and over	245	246	212
Type of pensioner			
Females			
Unmarried mothers	46,590	47,845	49,623
Widows	10,978	9,940	9,412
Divorcees	26,842	22,817	20,208
Separated wife's	127,805	138,645	153,478
Separated de facto wife's	17,074	18,334	19,383
Males			
Widowers	793	805	864
Divorcees	1,020	953	1,102
Separated husbands	7,140	8,203	10,092
Separated de facto husbands	819	857	956
Other	408	487	602
Number of pensions	239,469	248,886	265,720
		— \$'000 —	
Total payments during year(a)	2,131,986	2,334,211	2,686,319

(a) Includes rent assistance and allowances.

Source: Department of Social Security.

Jobs, Education and Training Program

In conjunction with the Departments of Employment, Education and Training, and Health, Housing and Community Services, the Department of Social Security administers the Jobs, Education and Training (JET) program. The JET program provides an integrated program of assistance for sole parents in the form of individual counselling, and access to training, education, job search assistance and child care support. Participation in the program is voluntary. Sole parent pensioners are eligible for an employment entry payment of \$100. This was introduced in January

1991 and is available to sole parent pensioners who have been receiving the pension for more than 12 months and obtain permanent work earning over \$301.60 per fortnight.

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 can be enforced by the CSA. The Agency collects child support

from liable parents and these payments are distributed to custodial parents on a monthly basis by the Department of Social Security.

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.

Child disability allowance

Child disability allowance may be paid to a parent or guardian of a child under 16 years or a dependent full-time student aged 16 to 24 years who has a physical, intellectual or psychiatric disability. The allowance is not payable if the student is receiving an invalid pension or sole parent's pension. The disabled child must be living in the family home and must need and receive substantially more daily care and attention over an extended period than needed by a child of the same age who does not have such a disability. The allowance is not subject to an income test, but a residence qualification similar to that for family allowance applies. The number of child disability allowances being paid at 30 June 1991 was 45,457. The total amount paid through these allowances during the year 1990-91 was \$76.3 million.

Double orphan's pension

Double orphan's pension is payable free of means test 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 family allowance residence test applies. The pension may also be paid to persons caring for refugee children. The rate is indexed annually.

Payments are made fortnightly with family allowance.

Provisions for special circumstances

Widowed person allowance

Widowed person allowance was introduced from 1 March 1989 and replaced Class 'C' widow's pension.

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's 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 12 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.

Class 'B' widow pension

From July 1987, gradual phasing out of the Class 'B' widow pension began. 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.

WIDOW PENSIONERS/WIDOWED PERSONS ALLOWANCE, BY TYPE AND AGE, JUNE

	1989	1990	1991
		— number —	
Class 'B' widow pensioners			
Aged			
Under 50 years	5,182	3,624	1,883
50-59 years	57,362	53,810	50,613
60 years+	20,982	21,291	21,628
Widowed person's allowance	116	222	315
Total	83,642	78,947	74,439
		— \$'000 —	
Total payments during year(a)	535,200	553,743	577,256

(a) Includes payment to benevolent homes for maintenance of pensioners. It also includes rent assistance and allowances.

Source: Department of Social Security.

Fringe benefits

The Commonwealth Government provides eligible Department of Social Security clients with a range of fringe benefits. Eligibility for the various concessions is generally linked to possession of a Pensioner Health Benefits (PHB) card or, in the case of sickness beneficiaries, older long-term Newstart allowees and special beneficiaries, a Health Benefits (HB) card. The issue of a PHB card is subject to a special income and assets test. The benefits available to PHB card holders include:

- a range of concessional pharmaceuticals — all card holders pay \$2.50 a script up to a 'safety net' of \$130 per year;
- a telephone rental concession (to become telephone allowance from 1 July 1992) currently valued at \$49 a year;
- assistance to blind pensioners with costs of communication material received through the mail;
- reduced fares for Commonwealth Government railway services;
- postal redirections concession; and
- free hearing aids and free assessments — from 1 November 1991, pensioners are charged an annual fee of \$25 to cover the repair and maintenance of hearing aids and supply of batteries.

The issue of an HB card has no separate income and assets test. The benefits available to HB card holders are as for PHB card holders except that HB card holders are ineligible for the postal redirection service and

telephone rental concessions are available only to older long-term unemployment benefit recipients.

State and Territory Governments, local government authorities and private organisations also provide certain fringe benefits. The most valuable of these are reductions in local government rates and in public transport concessions.

There were 1,911,315 pensioners at 30 June 1991 with PHB cards entitling them to Commonwealth pensioner fringe benefits.

Pensioners who are not eligible for a PHB card are entitled to a Pharmaceutical Benefits Concession (PBC) card providing concessional pharmaceuticals. Newstart allowees, special beneficiaries, FAS recipients and other low income people (subject to an income test) receive a Health Care (HC) card entitling them to a range of pharmaceuticals at a concessional rate and limited non-Commonwealth concessions.

Seniors cards are currently provided to aged people (usually over 60 years) in Queensland, Western Australia, Victoria, South Australia, New South Wales and the Australian Capital Territory. These cards provide a range of State and private business concessions which vary between States/Territories.

Pharmaceutical allowance

Pharmaceutical allowance is paid to all pensioners and to certain older long-term beneficiaries and allowees to compensate them for expenditure on pharmaceuticals purchased

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 are available to those with high pharmaceutical usage and private income of less than \$10 a week.

Financial Information Service (FIS) for pensioners

The FIS 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 20 Social Security Area Offices and 27 Social Security Regional Offices throughout Australia. In addition, it provides a visiting service to regional centres, a telephone hotline 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. To 5 July 1991 FIS staff had been contacted by more than 135,000 clients and had conducted 24,600 client interviews.

International agreements and payment of pensions abroad

Age pensions, invalid pensions and certain categories of pensions for sole parents, widows and wives can be transferred abroad without restriction. Other pensions are either not payable abroad at all, or payable for 12 months only.

Australia has bilateral agreements with Italy, Canada, Malta and Spain which ensure full social security coverage for people who have lived or worked in those countries as well as Australia. Both countries in these agreements pay a part or full pension to a person, reflecting the length of time the person lived or worked there. Agreements have been signed with Ireland, The Netherlands and Portugal which will begin to operate in early to mid-1992.

Australia has older agreements with New Zealand and the United Kingdom which were

originally based on a 'host-country pays' principle, but which are now in need of revision due to changes in the social security laws of all three countries.

Around 52 per cent of Australia's migrant population is now covered by an operating social security agreement.

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, to move to longer-term stable accommodation and eventually to assist them to achieve independent living. Examples include refuges, 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.

Funding provided under SAAP in recent years is:

	Commonwealth (\$m)	States (\$m)	Total (\$m)
1989-90	72.9	48.1	121.0
1990-91	81.0	50.5	131.5
1991-92	90.3	69.9	160.2

Source: Department of Housing, Health and Community Services.

Commonwealth capital funding provided under CAP in each of the above three years is \$39.655 million.

Crisis Accommodation — 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.

Commonwealth and State funding towards providing accommodation and support services for homeless youth under these initiatives are:

	Commonwealth (\$m)	States (\$m)	Total (\$m)
1989-90	2.2	2.2	4.4
1990-91	4.4	4.7	9.1
1991-92	5.2	5.2	10.5

Source: Department of Housing, Health and Community Services.

In addition to the above amounts, the Commonwealth has made available a minimum of \$7.15 million in each of the years in capital funding under CAP towards these initiatives.

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 3,000 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.

HOME AND COMMUNITY CARE (HACC) EXPENDITURE(a), 1984-85 TO 1990-91 (\$ million)

Year	Commonwealth	States/ Territories(b)	Total
1984-85 (base)	78.1	74.2	152.3
1985-86	100.9	91.5	192.4
1986-87	135.4	104.0	239.4
1987-88	169.4	127.2	296.6
1988-89	205.1	145.0	350.1
1989-90	242.1	165.8	407.9
1990-91	278.9	188.3	467.2

(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 Health, Housing and Community Services.

Services for Families with Children Program

The goal of the Services for Families with Children Program is to assist families with dependent children to participate in the workforce 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 three main objectives of the program are to improve the supply, affordability and quality of child care, which are being achieved as follows.

Since 1983, the number of funded child care places has increased from 46,000 to over 166,000. It is estimated that by 1995-96 over 250,000 places will be funded under the program. These will comprise around 110,000 long day care places, 54,000 family day care places, 7,000 occasional care and other centre based care, and 80,000 outside school hours care places.

The Federal Government is encouraging employers to become more involved in the provision of child care services for their staff and has introduced a number of changes that should give a major boost to employer sponsored child care. As well as extending fee relief eligibility to employer services and providing additional Fringe Benefits Tax exemptions, the 1991-92 Budget allocated funding to establish Work and Child Care Units in Sydney, Melbourne and Brisbane to assist employers to develop work and child care policies and to establish child care services where appropriate.

An income related fee relief system ensures that quality care is affordable for low to middle income families. In 1990 the threshold for maximum fee relief was linked to the cut-off point for the Family Allowance Supplement, and eligibility was extended to middle income families by reducing the rates at which fee relief is withdrawn.

On 1 January 1991 fee relief subsidies were extended to families using approved commercial, employer sponsored and other non-profit centres not previously funded by the Commonwealth.

A new two-tiered system was introduced in all long day care, occasional care and family day

care services on 1 January 1992, replacing the different systems which operated in each service type. Fee relief is paid at a higher level to all parents using child care for work related purposes, parents or children with disabilities and parents of children at risk, and at the lower level to parents using child care for non-work-related purposes.

A key objective of the Services for Families with Children Program is to provide quality children's services that are well managed, responsive to families' needs, culturally relevant and developmentally appropriate for children.

The Government is working with the industry to develop a national accreditation system for children's services and to provide training and resources to support service providers. Youth Activities Services for 11-16 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.

Emergency Relief Program

The Emergency Relief Program provides funds to community welfare agencies, to be used to provide emergency financial assistance to people in crisis. It is designed to assist the most needy in the community, including low income families and single parents, to deal with one-off crisis situations, helping to prevent hardship.

Some 700 agencies operating through approximately 1,000 outlets are funded under the Program. Assistance is usually provided as cash relief, purchase vouchers or payments to creditors to meet expenses such as electricity and rent arrears.

Commonwealth funding supplements the contributions of agencies from their own fundraising activities and funding provided by State and local governments. Commonwealth appropriations in recent years have been:

1989-90	\$7,195,000
1990-91	\$9,648,000
1991-92	\$14,342,000

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

People with disabilities

The *Disabilities Services Act 1986* was introduced to expand the opportunities for people with disabilities for integration into the Australian community. Under the Act, the Federal Government provides grants to a State or an eligible organisation in relation to the provision of services for people with disabilities.

The kinds of services eligible for funding include accommodation support, respite care, independent living training and a range of employment services including, competitive employment training and placement, supported employment and advocacy, information, recreation and print disability services.

In 1990–91 the Federal Government provided \$279.1 million to organisations to provide services to people with disabilities.

A census undertaken in March 1991 of services provided the following information on the numbers of people with disabilities accessing services classified into the following broad categories:

<i>Service description</i>	<i>Number of services</i>	<i>Number of people with a disability</i>
Employment	479	23,231
Accommodation	684	13,629
Community participation	255	43,404
Other	169	13,935
Total	1,587	94,199

NOTE: A person with a disability may be accessing more than one service.

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

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 national network of some 140 regional locations. Programs may include:

- employment, vocational mobility and other independent living, training and education courses;
- diagnostic and 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.

In 1990–91, 24,786 people received rehabilitation assistance from the CRS. Expenditure on rehabilitation services in 1990–91 was \$83.5 million.

Hearing Services Program

The Hearing Services Program, through the National Acoustic Laboratories (NAL), fits approximately 60 per cent of all hearing aids in Australia.

Eligible people include holders of Pensioner Health Benefits cards and their dependents, all persons under 21 years of age, Veterans' Affairs clients, referred clients of the Commonwealth Rehabilitation Service and certain compensation claimants. Services are delivered through a network of 44 NAL Hearing Centres across Australia plus some 65 visiting centres in rural and remote areas.

The NAL Central Laboratory at Chatswood provides equipment and training and develops procedures to support the delivery of services through the Hearing Centres. It also conducts noise and audiological research, evaluates new devices and techniques, advises on measures to prevent hearing loss and reports 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 who are assessed as being unable to live at home 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 and assistance — 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 and accommodation 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.

COMMONWEALTH EXPENDITURE ON NURSING HOMES AND HOSTELS, 1990-91
(\$ million)

	<i>NSW</i>	<i>Vic.</i>	<i>Qld</i>	<i>WA</i>	<i>SA</i>	<i>Tas.</i>	<i>ACT</i>	<i>NT</i>	<i>Aust</i>
Nursing homes for aged (recurrent)	600.1	403.9	210.4	125.0	161.1	39.9	11.0	4.6	1,556.0
Hostels (recurrent)	58.2	44.2	40.6	16.4	24.0	4.4	1.5	0.6	189.9
Nursing homes and hostels (capital)	39.9	35.2	23.8	8.8	14.1	6.2	0.6	0.9	129.5

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

APPROVED NURSING HOMES, HOSTELS AND BEDS AT 1 OCTOBER 1991

	<i>NSW</i>	<i>Vic.</i>	<i>Qld</i>	<i>WA</i>	<i>SA</i>	<i>Tas.</i>	<i>ACT</i>	<i>NT</i>	<i>Aust</i>
Approved nursing homes and beds for aged									
Nursing homes	495	422	199	113	159	47	6	6	1,447
Beds	28,987	16,576	11,975	6,102	7,128	2,136	525	173	73,602
Approved hostels and beds									
Hostels	348	255	205	133	138	29	10	8	1,126
Beds	15,470	11,163	9,790	4,462	5,611	1,048	487	120	48,151

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

Future directions

As part of the 1986 Nursing Homes and Hostels Review the Government decided to reduce the reliance on nursing homes for aged care through the adoption of a needs based approach to the planning of services for the frail aged including the introduction of target ratios for nursing homes and hostels. The Government's aim is to provide 95 places per 1,000 persons aged 70 years and over across all States and Territories. The long-term target distribution within the 95 places per 1,000 is 40 nursing home and 55 hostel places.

The rationale behind the increased emphasis on the provision of hostel services is that hostels will increasingly be equipped to cater for more dependent frail aged people. In the past, before the uniform geriatric assessment program was introduced, many people were inappropriately admitted to nursing homes. Since 1986, substantial increases to the level of personal care subsidy have created an incentive for hostels to cater for more dependent residents. Further, the 1991-92 Budget announced a restructure of

the personal care subsidy to provide increased funding to hostels to care for those people who have the greater care needs.

Improved community care is also proving a desirable and effective way of assisting frail elderly people who choose to remain in their own home.

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. In particular, the Personal Care Subsidy of \$22.25 per day from 1 May 1991 has more than doubled since 1986.

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 \$53,900 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.

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.

The Aged Care Reform Strategy Mid-Term Review, in seeking a more flexible approach to care services for the aged, recommended a lowering of the number of hostel places in return for a corresponding increase in home-based packages of care services, delivered through either residential or community-based care providers.

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. The Government has announced its commitment to develop Community Aged Care Services Packages as a service alternative in the aged care program.

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 is available to assist people who choose to care, in their own homes, for chronically ill or infirm relatives who would otherwise be in nursing homes. Typically, these people are incapable of caring for themselves or being left unsupervised for any significant period and would require admission to a nursing home if home-care were not available. The basic criteria for the payment of the benefit are that the person must be aged 16 or over, require a nursing home level of care and be receiving adequate nursing care. The benefit is payable at the rate of \$42 per fortnight.

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 which is under the control of the Deputy Commissioner. Regional offices are located in

Newcastle, Wollongong, Canberra, Ballarat, Townsville and Darwin.

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, Vietnam 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. 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. Australian mariners of World War II are eligible for compensation benefits under the *Seamen's War Pensions and Allowances Act 1940* and for income support benefits (service pension) subject to the conditions laid down in the Veterans' Entitlements Act. 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.

The Annual Report of the Repatriation Commission provides more detailed information on Repatriation allowances, benefits and services.

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

Class	1985-86	1986-87	1987-88	1988-89	1989-90	1990-91
Pensions, allowances and other benefits	2,587,404	2,766,858	3,111,508	3,180,025	3,393,270	3,674,453
Medical treatment(a)	681,172	778,111	511,986	526,932	575,053	662,717
Administration(b)	111,805	107,330	135,588	144,072	151,334	191,852
Works and maintenance	49,728	66,425	56,861	70,659	55,425	46,555
Total expenditure	3,430,109	3,718,724	3,815,943	3,921,688	4,175,082	4,575,577

(a) Excluding hospitals, including beneficiary transport. (b) Including property operating expenses.

NOTE: Expenditure figures exclude all operating expenses for the Repatriation General Hospitals, and all expenditure associated with the Defence Services Homes Corporation, the Australian War Memorial and Office of Australian War Graves. Total expenditure by the Veterans' Affairs Portfolio in 1989-90 was \$5,217,105.

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 such as pensions and allowances are administered under two sub-programs, the Compensation Sub-program and the Income Support Sub-program. Housing related benefits are administered under 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. It is paid at a general rate between 10 per cent and 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 for those incapacitated to 70 per cent of the general rate where the incapacity alone affects their capacity for work. The intermediate rate is payable where the person is unable to work more than 20 hours a week and the special rate is payable where the person is unable to work more than eight hours a week.

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; or

- who was receiving or entitled to receive a special rate disability pension at the time of his or her death.

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

NUMBER OF DISABILITY AND WAR WIDOW'S PENSIONS

Recipient	30 June 1990	30 June 1991	Variation per cent
Veterans	161,546	159,579	-1.3
Wife's and wife widows	104,109	99,269	-4.7
Children	10,171	8,871	-12.8
War widows	76,471	78,140	+2.2
Orphans	633	601	-5.1
Other dependants	1,152	1,091	-5.3
Total	354,082	347,551	-1.9

Source: Department of Veterans' Affairs.

NUMBER OF DISABILITY PENSIONS FOR INCAPACITATED VETERANS, 30 JUNE 1991

Pension	World War I	World War II(a)	Korea, Malaya and FESR(b)	Special Overseas Service	Peace- time forces	Miscel- laneous	Total
General Rate — from 10% to 100% assessed disability	408	110,630	3,752	8,742	13,742	99	137,373
Intermediate Rate	2	807	29	58	47	2	945
Special Rate (T & PI or equivalent)	99	17,521	727	1,015	525	10	19,897
Extreme Disablement Adjustment	6	1,346	7	1	2	2	1,364
Total	515	130,304	4,515	9,816	14,316	113	159,579

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

Source: Department of Veterans' Affairs.

DISABILITY AND WAR WIDOWS PENSIONS: NUMBER AND EXPENDITURE

Year	Number of disability pensions in force at 30 June				Annual expenditure(a) to 30 June (\$'000)
	Incapaci- tated veterans	Dependants of incapaci- tated veterans	Dependants of deceased veterans	Total	
1986	169,109	170,589	70,044	409,742	950,040
1987	169,257	132,971	72,884	375,112	991,744
1988	166,830	125,821	75,029	367,680	1,091,764
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

(a) Includes associated allowances.

Source: Department of Veterans' Affairs.

A number of specific need allowances are available to veterans for their incapacity. 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.

SPECIFIC NEED ALLOWANCES

<i>Benefit</i>	<i>Number of recipients at 30 June</i>		
	<i>1989</i>	<i>1990</i>	<i>1991</i>
Attendant allowance	964	1,017	999
Section 27 (items 1-6)	61	64	58
Section 27 (items 7-15)	1,230	1,244	1,229
Clothing allowance	2,398	2,323	2,245
Recreation transport allowance	3,171	3,211	3,138
Decoration allowance	1,317	1,321	1,326
Vehicle assistance scheme	51	95	67

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.

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

<i>Year</i>	<i>Cost of education of beneficiaries</i>						
	<i>NSW(a)</i>	<i>Vic.</i>	<i>Qld</i>	<i>SA(b)</i>	<i>WA</i>	<i>Tas.</i>	<i>Aust.</i>
1985-86	1,344.8	929.5	731.1	303.1	270.4	162.7	3,741.6
1986-87	1,674.0	1,093.0	951.4	324.1	367.0	221.3	4,630.8
1987-88	1,754.0	1,233.1	1,166.0	387.6	349.2	267.2	5,157.1
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	293.6	361.9	268.8	4,363.4
1990-91	1,470.3	975.6	1,015.4	459.6	290.4	308.7	4,520.0

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

Source: Department of Veterans' Affairs.

VETERANS' CHILDREN EDUCATION SCHEME, NUMBER RECEIVING BENEFITS AT 30 JUNE 1991

<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)	108	71	132	33	80	36	460
Secondary	325	213	334	88	169	102	1,231
Total at school	433	284	466	121	249	138	1,691
Tertiary professional	134	99	78	38	29	21	399
Technical	20	19	13	—	16	5	73
Total	587	402	557	159	294	164	2,163

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

Source: Department of Veterans' Affairs.

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 invalid 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

Australians, other Commonwealth and allied mariners of World War II.

Service pensioners who satisfy a separate income and assets test may be eligible for 'fringe benefits', provided by the Commonwealth Government, which include medical and hospital treatment, pharmaceutical benefits and telephone rental concessions.

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

- rent assistance;
- additional pension in respect of dependent children;
- remote locality 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 1991, and the annual expenditure.

NUMBER OF SERVICE PENSIONS, 30 JUNE 1991

<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	770	175,002	3,277	658	26,797	4,062	2,403	212,969
Permanently incapacitated	—	460	1,900	1,978	377	138	126	4,979
Tuberculosis(b)	2	433	8	1	6	—	—	450
Total	772	175,895	5,185	2,637	27,180	4,200	2,529	218,398
Wife's and widows	642	127,491	3,559	1,841	20,858	3,334	1,786	159,511
Total	1,414	303,386	8,744	4,478	48,038	7,534	4,315	377,909

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

Source: Department of Veterans' Affairs.

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>	
1986	233,751	169,801	403,552	1,616,987
1987	234,209	170,585	404,794	1,745,888
1988	232,711	170,153	402,864	2,011,205
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

(a) Includes associated allowances.

Source: Department of Veterans' Affairs.

Treatment for veterans and dependants of veterans

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, 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 receiving both service pension at any rate and disability pension at the 50 per cent rate or higher; veterans 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; returned servicewomen of World War II; and mariners who received both a service pension and a disability pension at or above 50 per cent of the general rate, and all Australian mariners of World War I.

Special emphasis is given to caring for the aged, aimed at limiting the dependence of veterans and war widows on nursing home care and encouraging the alternative of home care.

The Department has a Joint Ventures Scheme to assist veterans' organisations to help veterans and their dependants live at home for as long as possible. To the end of the year 1991-92, the Department had helped to establish over 390 projects at a cost of about \$2.75 million.

Treatment is provided at six Repatriation General Hospitals (RGHs — one in each State); three Repatriation Auxiliary Hospitals (New South Wales, Victoria and Queensland); 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 1990-91 the estimated paid bed days for entitled persons in public hospitals was 403,962 and for private hospitals, 212,488.

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 Scheme (LMO). There were 16,571 Repatriation LMOs in the scheme as at 1 June 1991. During 1990-91 LMO consultations totalled 3,134,410.

Entitled persons may also be provided with dental treatment through the Local Dental Officer (LDO) Scheme which comprised 5,889 LDOs as at 1 June 1991. In addition, the services of approximately 614 dental prosthetists were also available to eligible beneficiaries. During 1990-91 532,402 dental services were undertaken.

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

In addition, entitled persons may be provided with pharmaceuticals and dressings 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). During 1990-91 there were 980,800 outpatient occasions of service at the RGHs.

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.

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

REPATRIATION GENERAL HOSPITALS: IN-PATIENTS TREATED, 1990-91

	NSW	Vic.	Qld	SA	WA	Tas.	Aust.
Admissions	35,225	22,407	14,650	10,303	14,320	3,067	99,972
Separations	35,212	22,394	14,636	10,311	14,334	3,058	99,945
Daily average occupied beds	611	411	354	229	260	66	1,931

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, e.g., a person who is admitted to hospital twice during a year is counted twice.

REPATRIATION AUXILIARY HOSPITALS,
IN-PATIENTS TREATED, 1990-91

	NSW	Vic.	Qld	Total
Admissions	1,845	980	397	3,222
Separations	1,785	956	393	3,134
Daily average occupied beds	150	85	59	294

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 1990-91 was 29.

Artificial limbs and appliances

Entitled veterans and war widows receive free artificial limbs and appliances and surgical footwear through the Repatriation Artificial Limb and Appliance Centre (RALAC).

During 1990-91, the Free Limbs Scheme was replaced by the Artificial Limbs Scheme (ALS) which introduced charges for

non-pensioners and minimum limb life expectancies. This has had the effect of reducing demand by around 15 per cent. The ALS provides limbs to Australian residents who need them. Limbs can be provided through the RALACs or commercial limb manufacturers. Amputees can access these manufacturers through some 83 amputee prescribing clinics Australia wide.

RALACs are located in each State capital with sub-centres in Darwin, Townsville, Canberra, Newcastle and Albury. A mobile workshop operates in Victoria to provide services to remote locations. The Central Development Unit is located in Melbourne, and engages in research, development and evaluation in prosthetics and orthotics.

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

RALACs: PRODUCTION, 1990-91
(numbers)(a)

	Entitled Veterans	Community patients	Total
Artificial arms	11	107	118
Artificial legs	396	1,577	1,973
Appliances	905	387	1,292
Artificial limb repairs	1,687	6,913	8,600
Appliance repairs	991	145	1,136
Footwear(b)	5,248	335	5,583
Footwear repairs	10,119	782	10,901

(a) Figures do not include limbs (131 arms, 2,217 legs) and limb repairs (6,750) provided by commercial firms as a result of orders placed by the Department. (b) Does not include adaptive footwear (1,242 pairs).

Source: Department of Veterans' Affairs.

Total artificial limbs for ALS clients was 4,032.

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. Outposted 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 Vietnam veterans, by the community.

The service is staffed by psychologists and social workers with detailed knowledge and experience about Vietnam 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. A 24 hour Veterans' Line telephone counselling service operates in all States except Victoria and the Northern Territory to assist veterans and their families who are in crisis.

The following table shows the increase in usage of the service over the last three financial years.

VIETNAM VETERANS COUNSELLING SERVICE, 1988-89 TO 1990-91

	1988-89	1989-90	1990-91
Numbers of counselling sessions	26,633	29,464	34,323
Including:			
Face to face	14,048	16,057	14,066
Telephone (including 008)	10,152	10,818	13,108
Group	296	2,240	332
Country outreach	n.a.	n.a.	6,817

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 by sheer volume of work is the implementation of government policy for the perpetual commemoration of eligible Australian veterans whose post-war deaths are related to

their war service. The authority for this program was established by a War Cabinet decision on 10 March 1922 and re-confirmed in several subsequent decisions.

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. Under a separate arrangement with the Commonwealth War Graves Commission the Office of Australian War Graves also maintains the Ambon War Cemetery in Indonesia.

The *War Graves Act 1980* created the statutory position of Director of War Graves. The Director is responsible under the Secretary of the Department of Veterans' Affairs for administering all matters associated with the Office of Australian War Graves' commemorative functions.

The Office maintains 19,520 war graves in 76 war cemeteries and 900 civil cemeteries. It also maintains 166,000 post-war commemorations scattered throughout 1,500 civil cemeteries. In 1989-90 it commemorated 10,000 veterans who died of war-related causes.

The Office provides an information service to those wishing to visit any of the 75,000 Australian war dead buried in some 70 countries overseas.

It holds records relating to the Commonwealth dead of World War II, the Australian dead of World War I and of 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 1988-89 Household Expenditure Survey was the fourth major survey of its kind undertaken by the Australian Bureau of

Statistics. It was conducted continuously over the twelve month period July 1988 to June 1989. Household expenditure surveys are designed to find out how the expenditure patterns of private households vary according to income level and other characteristics such as household size, composition, location and principal source of income. Information gathered from household expenditure surveys is primarily for use in reviewing the weighting pattern of the Consumer Price Index (CPI) which is used universally as a measure of change in the cost of living.

In 1988-89, average weekly household expenditure on commodities and services in Australia was \$502.71. Household expenditure varied considerably across the States and Territories with the highest weekly expenditure being recorded in the two Territories at \$587.13 for households in the Australian Capital Territory and \$529.19 in the Northern Territory. Households in Tasmania had the lowest average weekly expenditure at \$424.92. These differences in household expenditure reflect to some extent

the differences in average weekly household income across the States and Territories. Households in the Australian Capital Territory and the Northern Territory had the highest average weekly incomes at \$811.85 and \$733.65 respectively. Households in Tasmania had the lowest average weekly household income at \$541.32. These differences in household income are in turn related to such characteristics as the proportion of household income derived from earnings or government cash benefits, the average number of employed persons per household and the average age of the household head.

At the national level, average weekly household expenditure (see table below) on food and non-alcoholic beverages (\$95.83 or 19.1% of total expenditure on commodities and services), on transport (\$76.13 or 15.1%) and on current housing costs (for selected dwellings) (\$71.80 or 14.3%) accounts for 48.5 per cent of total expenditure. Much less significant is the expenditure on personal care (\$9.95 or 2.0%) and on tobacco (\$6.89 or 1.4%).

HOUSEHOLD EXPENDITURE AND CHARACTERISTICS, JULY 1988 TO JUNE 1989

	NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT	Aust.
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE \$(b)									
Broad expenditure group(c)									
Commodity or service									
Current housing costs (selected dwelling)	79.10	72.17	64.98	62.75	65.26	53.79	86.30	100.16	71.80
Fuel and power	11.86	15.00	11.02	13.04	13.18	13.95	13.17	15.26	12.87
Food and non-alcoholic beverages	98.53	101.65	86.81	85.27	97.04	88.44	101.01	106.57	95.83
Alcoholic beverages	16.82	16.12	18.02	15.67	18.56	12.67	30.48	18.80	16.90
Tobacco	6.96	7.09	6.31	6.66	7.18	7.28	9.26	6.61	6.89
Clothing and footwear	33.10	33.22	26.76	25.88	29.31	23.94	24.34	33.50	30.73
Household furnishings and equipment	39.79	41.55	29.70	28.74	42.53	31.20	30.43	34.86	37.37
Household services and operation	24.88	25.35	22.22	20.65	24.48	20.83	32.71	28.16	24.11
Medical care and health expenses	23.12	22.84	19.44	20.28	20.10	18.26	16.21	21.91	21.68
Transport	78.05	79.14	69.98	69.63	79.56	66.10	74.98	89.57	76.13
Recreation	62.93	65.83	46.77	54.13	57.07	48.95	66.37	74.49	59.37
Personal care	10.59	10.08	8.32	9.55	10.97	9.27	9.34	9.92	9.95
Miscellaneous commo- dities and services	37.06	44.30	33.75	35.88	46.81	30.24	34.60	47.33	39.08
Total commodities or service expenditure	522.80	534.36	444.08	448.13	512.05	424.92	529.19	587.13	502.71
Selected other payments									
Income tax	136.04	138.64	104.85	100.51	126.09	97.91	152.46	187.14	127.02
Mortgage payment— principal (selected dwelling)	7.67	6.14	6.93	5.40	8.57	5.92	7.81	10.33	7.01
Other capital housing costs	36.12	12.30	4.07	17.65	21.48	-2.24	9.59	15.94	19.91
Superannuation and life insurance	15.84	18.16	15.59	15.15	17.87	17.84	24.71	30.78	16.86

For footnotes see end of table.

HOUSEHOLD EXPENDITURE AND CHARACTERISTICS, JULY 1988 TO JUNE 1989 — *continued*

	NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT	Aust.
HOUSEHOLD CHARACTERISTICS									
<i>Average weekly household income \$(d)</i>	651.95	681.43	568.90	557.80	646.74	541.32	733.65	811.85	636.05
Proportion (%) of total income being									
Wages and salaries	72.3	73.2	70.1	72.8	70.4	68.8	81.1	83.8	72.3
Own business	8.8	10.1	8.6	6.0	12.5	8.8	9.0	5.3	9.2
Government pensions and benefits	10.1	8.3	12.3	12.5	10.1	13.4	6.4	4.6	10.1
Other	8.8	8.4	9.0	8.7	7.0	9.0	3.5	6.3	8.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>Average age of reference person</i>	48	47	47	48	45	48	41	42	47
<i>Average number of persons in the household</i>									
Under 18 years	0.84	0.81	0.80	0.66	0.96	0.79	0.92	0.94	0.82
18 to 64 years	1.68	1.75	1.62	1.60	1.75	1.65	1.71	1.86	1.69
65 years and over	0.29	0.26	0.28	0.31	0.22	0.29	0.08	0.11	0.27
Total	2.81	2.82	2.70	2.57	2.93	2.73	2.71	2.91	2.78
Proportion (%) of households with nature of housing occupancy being									
Owned outright	42.7	46.1	44.5	42.1	36.3	45.8	15.7	15.9	42.8
Being bought	27.4	32.2	26.5	31.2	34.5	32.3	30.1	48.4	29.9
Renting—government	6.2	4.1	3.4	11.0	10.1	8.0	24.9	17.7	6.3
Renting—private	20.7	15.4	22.6	14.2	16.1	11.3	26.0	17.1	18.4
Occupied rent free	3.0	2.2	3.0	1.5	3.0	2.6	3.3	1.0	2.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>Average number of earners in household</i>	1.2	1.4	1.2	1.2	1.3	1.2	1.4	1.5	1.3
Proportion (%) of households with family composition of the household being									
Married couple:									
only	22.6	21.7	24.1	28.6	21.1	29.4	15.6	21.2	23.2
with dependent children only	29.6	28.2	27.8	23.0	30.1	26.6	32.5	35.5	28.4
other(e)	12.6	15.7	10.3	12.9	15.0	12.2	6.9	8.2	13.1
Single parent one family household only	6.0	5.3	4.9	6.4	7.1	6.2	9.4	6.0	5.8
Single person household	19.7	20.5	22.8	22.1	16.5	18.1	23.8	16.1	20.3
Other(f)	9.5	8.6	10.1	7.0	10.2	7.5	11.7	13.0	9.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households being in									
Capital cities	1,158.8	986.4	421.2	368.2	365.7	64.8	22.2	83.0	3,470.3
Other urban areas	537.5	297.4	393.4	93.6	96.7	63.3	10.2	0.0	1,492.1
Rural areas	141.0	108.9	113.3	34.8	29.4	26.8	3.6	0.2	458.0
Number of households in sample	1,832	1,332	1,106	815	772	711	414	423	7,405
Estimated total number in population									
Households	1,837.4	1,392.7	927.8	496.5	491.8	154.9	36.0	83.3	5,420.4
Persons	5,154.2	3,927.8	2,509.2	1,278.3	1,440.9	422.8	97.4	242.2	15,072.9

(a) Darwin and environs and Alice Springs only. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey. (c) Details of the component expenditure items which comprise broad expenditure groups are given in Appendix B of the 1988-89 HES Information Paper (6527.0). (d) Household income is the sum of the gross weekly income of all household members. (e) Includes married couple family households where a combination of dependent and non-dependent children are present. (f) Includes married couple and single parent families living in multiple family households.

Source: Household Expenditure Survey, Australia: Detailed Expenditure Items, 1988-89 (6535.0); Household Expenditure Survey, Australia: Household Characteristics, 1988-89 (6531.0); Household Expenditure Survey, Australia: States and Territories, 1988-89 (6533.0); and unpublished ABS data.

Household income

The effects of government benefits and taxes on household income

The ABS has conducted studies of the effects of government benefits and taxes on the distribution of household income based on a model of household income as measured by the 1988-89 Household Expenditure Survey (and previously 1984).

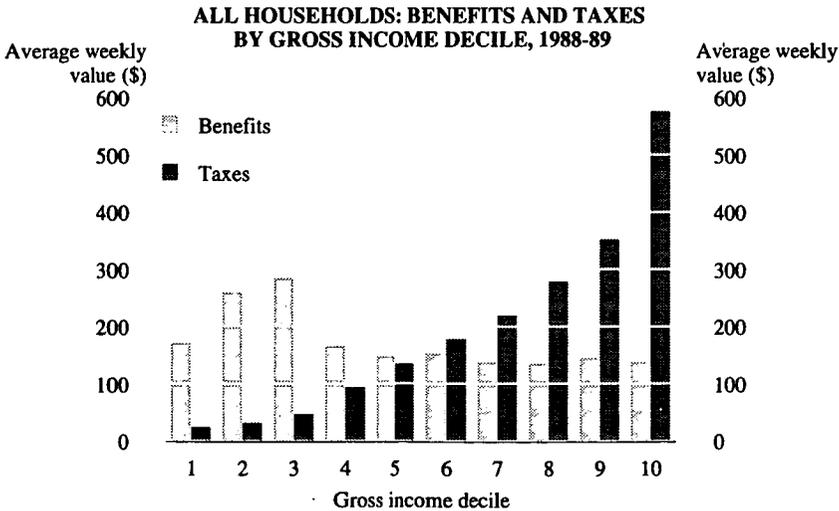
Household income was adjusted according to selected government taxes paid and benefits received by private households. Adjustments were made for cash benefits and pensions, personal tax and medicare liabilities, benefits from government outlay on health, education, housing, social security and welfare and indirect taxes imputed from household expenditure on goods and services. The result was an overall picture of the effects of transfers between households and Australian governments.

The 1988-89 study showed that government benefits and taxes reduce differences in income between households. The net effect of benefits and taxes was to increase the average weekly private income of the lowest income group (the 10% of households with the lowest

gross income) from -\$1.05 to an average weekly final income of \$146.74. In comparison, the average weekly private income of the highest income group (the 10% of households with the highest gross income) was reduced from \$1,665.44 to an average weekly final income of \$1,227.68.

The relative contributions of benefits and taxes to the redistribution of income from high income groups to low income groups are shown in the graph. Taxes increased proportionally with income while benefits showed an initial increase and then a fall as income rose. The initial increase in benefits among households in the lower income deciles was associated with differences in their household type and size (see household characteristics given in the following table).

Government benefits and taxes also redistributed income across the life cycle. Households containing only persons under 35 years paid \$221.36 per week in tax and received \$42.37 per week in benefits. Married couple households with dependent children paid \$263.15 per week in tax and received \$195.40 per week in benefits. Households containing only persons over 65 years paid \$46.23 per week in tax and received \$246.75 per week in benefits.



Source: Household Expenditure Survey, Australia: The Effects of Government Benefits and Taxes on Household Income, 1988-89 (6537.0).

**ALL HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME,
BENEFITS AND TAXES BY GROSS INCOME DECILE, 1988-89**

<i>Household characteristics</i>	<i>Gross income details</i>										<i>All households</i>
	<i>Lowest 10%</i>	<i>Second decile</i>	<i>Third decile</i>	<i>Fourth decile</i>	<i>Fifth decile</i>	<i>Sixth decile</i>	<i>Seventh decile</i>	<i>Eight decile</i>	<i>Ninth decile</i>	<i>Highest 10%</i>	
Upper boundary of income decile group(\$)	149	230	324	431	540	656	790	955	1,204
— per cent —											
Proportion of households with principal source of gross income being											
Wages and salaries	3.5	6.8	16.1	62.8	80.4	84.5	85.5	89.6	90.1	84.2	60.4
Own business	2.5	3.6	6.4	10.4	8.1	10.0	10.5	7.5	6.6	12.8	7.8
Other private income	11.6	10.0	12.5	12.6	7.6	4.1	3.8	2.6	3.2	2.8	7.1
Government pensions and benefits	79.9	79.6	64.9	14.2	3.9	1.4	*	*	*	*	24.4
<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>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Proportion of households with composition											
Married couple only	8.4	40.3	42.2	23.2	16.8	15.7	21.5	21.7	25.9	15.9	23.2
Married couple with dependants only	7.0	6.5	18.3	27.7	37.0	42.6	40.7	39.2	34.0	30.4	28.4
Single parent with dependants only	1.6	17.4	9.2	7.5	4.6	2.9	1.7	*	*	*	4.5
Single person household	80.1	30.9	14.7	25.4	21.0	14.8	7.7	5.3	2.0	1.9	20.3
Multiple income unit household	2.9	5.0	15.6	16.1	20.6	24.1	28.5	33.5	37.8	51.8	23.6
<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>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Proportion of households renting government housing	11.3	14.8	10.8	5.8	7.3	3.1	2.6	2.8	2.8	1.9	6.3
— average —											
Average age of household reference person	60.9	57.5	55.3	44.9	42.7	42.2	40.9	41.0	41.5	44.3	47.1
Average number of income units	1.0	1.1	1.2	1.2	1.2	1.3	1.3	1.4	1.5	1.8	1.3
Average number of persons per household											
Under 18 years	0.2	0.4	0.6	0.8	1.0	1.1	1.1	1.0	1.0	0.9	0.8
18 to 64 years	0.7	0.8	1.1	1.5	1.7	1.8	2.0	2.2	2.3	2.6	1.7
65 years and over	0.5	0.7	0.7	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.3
<i>Total</i>	<i>1.4</i>	<i>1.9</i>	<i>2.4</i>	<i>2.6</i>	<i>2.8</i>	<i>3.1</i>	<i>3.2</i>	<i>3.3</i>	<i>3.4</i>	<i>3.6</i>	<i>2.8</i>
Average number per household of											
Employed persons	0.2	0.2	0.4	1.0	1.2	1.4	1.7	1.9	2.2	2.5	1.3
Government cash benefit recipients	0.7	1.1	1.1	0.4	0.3	0.3	0.2	0.1	0.1	0.1	0.4
Dependent children	0.2	0.4	0.6	0.9	1.0	1.1	1.1	1.0	1.0	0.9	0.8
Retired persons	0.8	1.0	1.0	0.4	0.3	0.3	0.2	0.2	0.2	0.2	0.5
— sample size —											
Number of households in sample	704	711	732	730	725	714	765	800	766	758	7,405
— '000 —											
Estimated total number in population											
Households	538.2	539.8	542.7	542.0	543.9	541.9	538.9	544.6	545.1	543.4	5,420.4
Persons	739.4	1,040.4	1,286.8	1,419.6	1,547.0	1,673.4	1,749.8	1,779.9	1,854.7	1,981.9	15,072.9

For footnotes see end of table.

**ALL HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME,
BENEFITS AND TAXES BY GROSS INCOME DECILE, 1988-89 — continued**

Household characteristics	Gross income details										All households
	Lowest 10%	Second decile	Third decile	Fourth decile	Fifth decile	Sixth decile	Seventh decile	Eight decile	Ninth decile	Highest 10%	
	— Average weekly value (\$) —										
Private income	-1.05	48.31	112.65	314.76	440.46	551.72	690.60	845.54	1,040.47	1,665.44	572.02
Direct benefits											
Age pension	59.50	61.03	52.19	11.51	5.34	8.00	*4.83	*3.36	*3.73	*2.37	21.13
Invalid pension	6.71	12.93	15.65	9.92	5.58	*5.89	*5.25	*2.00	*1.77	*1.61	6.73
Veteran's Affairs pension	6.75	24.21	32.92	11.83	7.01	*6.70	*2.73	*3.63	*2.01	*1.07	9.88
Unemployment benefit	6.91	8.79	26.83	8.13	*4.26	*4.03	*2.79	*3.02	*3.92	*0.63	6.93
Sole parent pension	*	28.14	15.42	*6.32	*4.67	*3.21	*	*	*	*	6.26
Family allowance	1.54	2.59	4.05	7.65	9.89	9.18	7.72	6.40	5.37	2.95	5.74
Other direct benefits	11.59	8.54	11.50	8.20	7.04	6.67	5.13	*4.35	4.87	*5.80	7.36
<i>Total direct benefits</i>	<i>93.34</i>	<i>146.23</i>	<i>158.56</i>	<i>63.57</i>	<i>43.79</i>	<i>43.69</i>	<i>29.58</i>	<i>24.08</i>	<i>23.19</i>	<i>15.05</i>	<i>64.02</i>
Gross income	92.28	194.54	271.22	378.33	484.25	595.41	720.18	869.62	1,063.66	1,680.50	636.04
Direct tax	0.99	3.63	9.54	44.60	77.11	111.57	145.47	192.60	252.88	453.23	129.45
Disposable income	91.29	190.91	261.68	333.73	407.13	483.84	574.70	677.02	810.78	1,227.27	506.59
Indirect benefits											
School education	7.45	14.89	25.73	33.32	37.88	44.27	45.83	43.91	47.00	42.12	34.27
Tertiary education	3.20	6.50	7.62	8.84	12.26	10.76	11.25	16.19	22.83	27.34	12.70
Other education benefits	0.44	0.84	1.35	1.80	2.29	2.36	2.52	2.54	2.84	2.71	1.97
<i>Total education benefits</i>	<i>11.10</i>	<i>22.24</i>	<i>34.71</i>	<i>43.97</i>	<i>52.43</i>	<i>57.40</i>	<i>59.60</i>	<i>62.63</i>	<i>72.67</i>	<i>72.17</i>	<i>48.95</i>
Hospital care	28.62	36.50	38.26	24.28	21.54	22.54	21.51	22.56	23.93	26.24	26.59
Medical clinics	9.07	12.46	14.09	13.45	13.82	14.50	14.92	14.93	15.19	16.10	13.86
Pharmaceuticals	7.19	10.15	9.19	2.92	1.93	2.16	1.64	1.45	1.47	1.22	3.92
Other health benefits	1.24	1.80	2.26	2.41	2.62	3.01	3.19	3.16	3.32	3.53	2.66
<i>Total health benefits</i>	<i>46.12</i>	<i>60.90</i>	<i>63.80</i>	<i>43.06</i>	<i>39.91</i>	<i>42.20</i>	<i>41.26</i>	<i>42.09</i>	<i>43.90</i>	<i>47.09</i>	<i>47.03</i>
Housing benefits	4.24	6.47	4.13	3.44	2.24	1.65	0.87	0.36	0.58	0.24	2.42
Social security and welfare benefits	16.62	24.61	24.95	11.68	8.99	8.77	7.780	5.96	5.71	3.48	11.84
<i>Total indirect benefits</i>	<i>78.07</i>	<i>114.22</i>	<i>127.58</i>	<i>102.14</i>	<i>103.57</i>	<i>110.02</i>	<i>109.53</i>	<i>111.04</i>	<i>122.86</i>	<i>122.98</i>	<i>110.23</i>
Disposable income plus indirect benefits	169.40	305.13	389.23	435.86	510.70	593.88	684.25	788.06	933.62	1,350.24	616.83
Indirect taxes by commodity group											
Petrol and petroleum products	3.43	4.66	6.18	7.82	9.01	9.95	11.53	13.16	14.10	15.54	9.55
Tobacco	2.11	3.03	3.75	4.40	4.39	4.58	4.77	4.83	4.64	4.68	4.12
Alcohol	1.71	2.35	2.97	3.59	4.70	4.30	5.76	6.85	7.66	9.87	4.98
Ownership of dwellings	2.34	2.54	2.76	4.29	4.70	5.56	6.07	6.84	7.40	7.58	5.01
Other indirect taxes	13.03	15.55	21.17	29.57	35.41	42.08	46.49	54.93	65.44	84.89	40.91
<i>Total indirect taxes</i>	<i>22.62</i>	<i>28.12</i>	<i>36.83</i>	<i>49.67</i>	<i>58.21</i>	<i>66.47</i>	<i>74.62</i>	<i>86.62</i>	<i>99.24</i>	<i>122.57</i>	<i>64.57</i>
Final income	146.74	277.04	352.44	386.23	452.47	527.38	609.61	701.44	834.40	1,227.68	552.26
<i>Total benefits</i>	<i>171.41</i>	<i>260.45</i>	<i>286.15</i>	<i>165.71</i>	<i>147.36</i>	<i>153.71</i>	<i>139.10</i>	<i>135.12</i>	<i>146.05</i>	<i>130.04</i>	<i>174.26</i>
<i>Total taxes</i>	<i>23.61</i>	<i>31.74</i>	<i>46.37</i>	<i>94.27</i>	<i>135.32</i>	<i>178.04</i>	<i>220.09</i>	<i>279.22</i>	<i>352.12</i>	<i>575.80</i>	<i>194.02</i>
<i>Net benefits</i>	<i>147.80</i>	<i>228.70</i>	<i>239.78</i>	<i>71.44</i>	<i>12.04</i>	<i>-24.32</i>	<i>-80.99</i>	<i>-144.10</i>	<i>-206.07</i>	<i>-437.76</i>	<i>-19.76</i>

(a) Includes households which reported no source of positive income.

* only, indicates that the estimate in the cell has a relative standard error of 50 per cent or greater.

* next to estimate, indicates that the estimate in the cell has a relative standard error of 25 per cent or greater but less than 50 per cent.

Source: Household Expenditure Survey, Australia: The Effects of Government Benefits and Taxes on Household Income, 1988-89 (6537.0).

Income distribution

Surveys of income have been conducted by the ABS at regular intervals. In the last such survey, conducted in the period October to December 1990, income was collected both on a financial year basis (in respect of 1989-90) and on a current basis (at the time of interview).

As has been customary in such surveys, income was collected in respect of each of

the following sources: wages and salaries; own business, trade or profession; government cash benefits; superannuation; interest; rent; dividends; other sources. These are then aggregated to arrive at total income.

The survey was designed to enable the production of estimates both for individuals and for groups of individuals such as income units, families and households.

FULL-YEAR, FULL-TIME WORKERS(a): MEAN GROSS ANNUAL EARNED INCOME BY EDUCATIONAL ATTAINMENT BY AGE BY SEX, 1989-90

<i>Educational attainment</i>	<i>Males ('000)</i>	<i>Females ('000)</i>	<i>Persons ('000)</i>	<i>Mean gross annual earned income</i>		
				<i>Males (\$)</i>	<i>Females (\$)</i>	<i>Persons (\$)</i>
With post-school qualifications						
Degree	499.3	198.9	698.2	46,290	33,680	42,700
Certificate (non-trade)/diploma	521.5	520.9	1,042.4	34,820	25,330	30,080
Trade certificate	1,047.7	43.3	1,090.9	29,010	19,770	28,640
Other	25.5	2.6	28.1	31,250	21,420	30,350
<i>Total</i>	<i>2,093.9</i>	<i>765.6</i>	<i>2,859.6</i>	<i>34,600</i>	<i>27,170</i>	<i>32,610</i>
Without post-school qualifications						
Left school at age						
18 or over	222.5	75.4	297.9	28,610	20,890	26,660
17	299.6	163.5	463.1	27,630	21,260	25,380
16	384.4	204.2	588.6	26,490	20,690	24,480
15 or 14	593.9	299.6	893.5	25,930	19,720	23,850
13 or under	107.5	30.9	138.4	24,700	16,160	22,790
Never went to school	8.3	1.9	10.2	19,940	17,670	19,520
<i>Total</i>	<i>1,616.1</i>	<i>775.5</i>	<i>2,391.7</i>	<i>26,630</i>	<i>20,270</i>	<i>24,570</i>
Total	3,710.1	1,541.2	5,251.2	31,130	23,700	28,950

(a) Excludes 100,300 full-year, full-time workers whose earned income was zero.

Source: *Survey of Income & Housing Costs and Amenities: Persons with Earned Income, Australia, 1990 (6546.0)*.

**ALL INCOME UNITS: DECILE GROUPS, TYPE OF INCOME UNIT, INCOME SHARE
AND MEAN GROSS WEEKLY INCOME, OCTOBER–DECEMBER, 1990
(\$)**

Decile group(a)	Married couple income units				One parent income units		One person income units		All income units	
	With dependent children		With no dependent children		Income share	Mean weekly income	Income share	Mean weekly income	Income share	Mean weekly income
	Income share	Mean weekly income	Income share	Mean weekly income						
Gross weekly income decile										
Lowest 10%	2.3	194	2.3	158	3.4	121	1.7	59	1.5	85
2nd	4.6	387	3.8	254	5.5	194	2.9	135	3.1	162
3rd	6.0	501	4.4	297	5.7	213	5.7	151	4.2	231
4th	7.1	596	5.5	364	7.3	236	5.4	180	5.5	301
5th	8.2	688	6.9	463	7.5	261	7.0	235	6.9	383
6th	9.3	783	8.9	591	8.8	298	9.4	314	8.6	471
7th	10.6	888	11.2	746	10.3	360	11.4	386	10.6	580
8th	12.3	1,023	13.6	914	12.9	451	13.5	457	13.3	729
9th	14.4	1,210	16.9	1,128	15.5	542	16.4	553	17.2	944
Highest 10%	25.2	2,107	26.6	1,772	23.1	794	26.6	897	29.2	1,607
Total	100.0	838	100.0	669	100.0	348	100.0	338	100.0	550
Median gross weekly income (\$)		736		523		278		273		426
Number ('000)		2,057.3		2,007.5		385.7		3,554.5		8,005.1

(a) 10 per cent groupings of the estimated population when income recipients or income units are ranked in ascending order according to each income recipient's or income unit's total gross income.

Source: Unpublished ABS data from the 1990 Survey of Income & 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*.

