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CHAPTER XIV.

WELFARE SERVICES.

A. COMMONWEALTH SOCIAL SERVICE BENEFITS.

§ 1. Introduction.

Commonwealth social service benefits are provided under the Social Services Act 1947-1954 which came into operation on 1st July, 1947. This Act provided for the repeal of the existing laws relating to age and invalid pensions, maternity allowances, child endowment, widows' pensions and unemployment and sickness benefits, and for the immediate re-enactment of the necessary provisions for the grant and payment of these benefits under a unified law. Its more important effects were the elimination of obsolete provisions and of anomalies, the amalgamation of like provisions, and the modernizing and grouping of the legislation so that it presented a symmetrical part of a well-defined pattern of social security.

§ 2. Commonwealth Expenditure on Social and Health Services.

The Commonwealth expenditure in each State on Social and Health Services for the year 1952-53 is shown in the following table:—

COMMONWEALTH EXPENDITURE ON SOCIAL AND HEALTH SERVICES, 1952-53.
(£'000.)

Social and Health Services.	N.S.W. (a)	Vic.	Q'land.	S. Aust. (b)	W. Aust.	Tas.	Total.
Age and Invalid Pensions ..	30,533	17,476	10,723	6,308	4,842	2,542	72,424
Funeral Benefits	112	70	37	24	18	9	270
Maternity Allowances	1,195	872	497	305	249	128	(c) 3,248
Child Endowment	20,012	13,996	8,343	4,770	4,053	2,059	(d) 53,244
Widows' Pensions	2,630	1,535	1,059	486	404	220	6,334
Unemployment and Sickness Benefits	3,305	1,435	911	283	222	99	6,255
Community Rehabilitation ..	87	167	54	85	53	8	454
National Health Services—							
Hospital Benefits	2,842	1,805	1,136	630	551	259	7,223
Pharmaceutical Benefits ..	2,470	1,835	854	636	505	138	(e) 6,487
Medical Benefits to Pensioners ..	808	404	208	169	119	32	1,740
Medicines for Pensioners ..	365	139	97	65	49	14	729
Nutrition of Children	706	433	55	175	92	60	1,521
Miscellaneous	46	26	54	13	17	13	(g) 183
Tuberculosis Campaign(f) ..	1,519	1,662	541	389	600	165	4,876
Mental Institution Benefits ..	209	151	99	36	18	10	523
Total	66,839	42,006	24,668	14,374	11,792	5,756	165,511

(a) Includes Australian Capital Territory. (b) Includes Northern Territory. (c) Includes payments overseas, £2,000. (d) Includes payments overseas, £11,000. (e) Includes administration, £49,000. (f) Includes allowances and reimbursements to States for the maintenance of Hospitals. (g) Includes administration, £14,000.

The amount of Commonwealth expenditure on Social and Health Services, excluding cost of administration, during the years 1938-39 and 1948-49 to 1952-53 for Australia, is shown in the following table.

COMMONWEALTH EXPENDITURE ON SOCIAL AND HEALTH SERVICES.

(£'000.)

Social and Health Services.	1938-39.	1948-49.	1949-50.	1950-51.	1951-52.	1952-53
Age and Invalid Pensions ..	15,992	41,694	44,557	49,520	59,788	72,424
Funeral Benefits ..	..	253	216	254	276	270
Maternity Allowances ..	436	2,829	3,008	3,057	3,157	3,248
Child Endowment ..	..	24,323	30,337	43,535	46,625	53,444
Widows' Pensions ..	..	4,389	4,421	4,828	5,615	6,334
Unemployment and Sickness Benefits ..	..	1,070	2,506	1,037	1,008	6,255
Community Rehabilitation ..	..	34	219	310	361	454
National Health Services—						
Hospital Benefits ..	..	5,880	6,320	6,536	6,683	7,223
Pharmaceutical Benefits ..	..	149	305	2,930	7,327	6,487
Medical Benefits to Pensioners ..	..	..	..	75	1,036	1,740
Medicines for Pensioners ..	..	..	..	..	358	729
Nutrition of Children ..	..	..	..	36	815	1,521
Miscellaneous ..	..	..	91	131	162	183
Tuberculosis Campaign(a) ..	..	156	534	2,275	3,879	4,876
Mental Institution Benefits ..	..	..	256	406	518	523
Rental Rebates under Housing Agreement ..	..	..	1	3	..	..
Total	16,428	80,777	92,804	114,983	137,608	165,511

(a) Includes allowances and reimbursements to States for the maintenance of Hospitals.

§ 3. Age and Invalid Pensions.

Age pensions are payable to men, 65 years of age and over, and women, 60 years of age and over, who have resided in Australia continuously for at least 20 years which need not be immediately prior to the date of claim for pension. Absence in a Territory of the Commonwealth does not break continuity of residence. Any periods of absence during which a person's home remained in Australia, and absences in certain other circumstances, and in the case of a claimant who has had at least 18 years' residence, occasional absences aggregating up to 2 years plus 6 months for every year of residence in excess of 18 years are counted as residence.

Invalid pensions are payable to persons, 16 years of age and over, who have resided in Australia for a continuous period of five years, and who are permanently incapacitated for work or permanently blind. For the purpose of the residential qualification, the position in regard to absences is the same as for age pensioners. The degree of permanent incapacity has to be not less than 85 per cent. and the claimant must have become permanently incapacitated or permanently blind while in Australia or during a temporary absence from Australia, but this condition is waived if he has resided in Australia for not less than 20 years (continuous or otherwise), which may be partly before or partly after the occurrence of the permanent incapacity or blindness.

All permanently blind persons qualified in other respects, are eligible for a pension of £3 10s. a week free of the means test, and any blind pensioner who has a child under 16 years of age is entitled to receive a child's allowance of 11s. 6d. per week in addition to the pension.

A pension is not payable to:—an alien (except a woman who, prior to marriage, was a British subject); a person who has directly or indirectly deprived himself of property or income in order to qualify for a pension; a person in receipt of income of

£364 per annum (£728 per annum for a married couple); a person who owns property, apart from his permanent home and other exempt property, to the net value of more than £1,750 (£3,500 for married persons); a person who is not deserving of a pension; a person who is not of good character or who has deserted his wife (or her husband) or children for six months immediately preceding the date of the claim (age pension only).

Pensions may be granted to aboriginal natives of Australia who have been granted exemption from State control laws, or who, in any State where exemption is not provided for, are considered suitable persons to receive pensions.

The maximum rate of pension from 29th October, 1953, is £182 per annum.

Permissible income is £182 per annum. Any income in excess of this amount is deducted from the pension. The income of a married person is deemed to be half the total income of husband and wife except where they are legally separated or in certain other circumstances. A married couple where only one is a pensioner may have an income of £7 a week between them without reduction of the pension. "Income" does not include gifts or allowances from children or parents, benefits from friendly societies, payments in respect of illness, infirmity or old-age from any trade union, the value of State food relief, child endowment or other payments for or in respect of children, Commonwealth Hospital Benefits, Pharmaceutical Benefits and interest on Commonwealth war gratuities.

The rate of pension is reduced by £1 per annum for every complete £10 of the value of property which exceeds £200 up to £1,750. The value of property of a married person is deemed to be half the total value of property of husband and wife.

The value of a home, furniture and personal effects, the surrender value (up to £750) of any life assurance policies, the capital value of any life interest, annuity or contingent interest, the value of any property from the estate of a deceased person which has not been received and the amount of any Commonwealth war gratuity are disregarded in the computation of property.

A person receiving a war pension may be granted an age or invalid pension in addition to the war pension, but the total amount payable in respect of the two pensions must not exceed £292 10s. per annum. In the case of a married couple where husband and wife each receive a civil pension (age or invalid, or service pension), the total amount which may be received in respect of war pensions and civil pensions is £500 10s. per annum; in the case of a married couple (where husband receives a civil pension and wife receives a wife's allowance) the limit is £500 10s.; and in the case of a married person (whose husband does not receive a civil pension or whose wife does not receive a civil pension or a wife's allowance) the limit is £429. Where the war pension (or pensions) and the civil pension (or pensions) together exceed the appropriate limit, the civil pension (or pensions) is (or are) reduced by the amount of the excess, but the pensioner is permitted to have other income to bring the total war pension and civil pension payments, plus the other income, up to the appropriate limit of income plus pension, £292 10s. per annum for a single person or £585 per annum for a married couple, both qualified for pensions.

A pensioner who is an inmate of a benevolent home is paid £63 14s. per annum of his pension and the balance of the pension is paid to the institution for his maintenance.

An allowance, not exceeding £91 per annum, may be granted to the wife of an invalid pensioner (or an age pensioner who is permanently incapacitated for work or permanently blind) if she is living with her husband and is not receiving an age or invalid pension or a service pension. The rate of the allowance is affected by income and property on the same basis as an age or invalid pension.

An allowance of £29 18s. per annum in respect of one child under the age of 16 years may be granted to the wife of an invalid pensioner (or age pensioner who is permanently incapacitated for work or permanently blind) if she is living with her

husband and is not receiving a service pension. This child's allowance is additional to the wife's allowance and may also be granted where the wife is ineligible for a wife's allowance on account of income or property. The allowance may also be granted to any invalid pensioner who has the custody, care and control of a child under the age of 16 years, but where both husband and wife are invalid pensioners (living together) the child's allowance is payable only to the wife.

The rehabilitation service has been set up to help persons who are too disabled to work or who have had to give up their employment because of sickness or injury. It aims at restoring disabled persons so they can earn a living and lead useful lives. They are given suitable treatment and training, the cases selected being those in which the person's disability is remediable and where there are reasonable prospects of his engaging in a suitable vocation within three years after the commencement of treatment or training.

The benefits are available to invalid pensioners, persons receiving unemployment or sickness benefits or tuberculosis allowances. The treatment of certain other disabled persons may also be approved by the Director-General of Social Services. During the treatment stage of rehabilitation the payment of pension or benefit is continued. If, however, vocational training is provided the pension or benefit is suspended and the trainee is paid instead a rehabilitation allowance equivalent to the amount of invalid pension for which he is qualified, or which would be payable if he were qualified, together with the amount of any wife's and child's allowances, plus a training allowance of £1 5s. per week.

Living-away-from-home allowances, where necessary, are paid by the Commonwealth. Fares and living expenses (including those of an attendant where required) incurred in connexion with treatment, training or attendance for an interview or for medical examination may also be paid. A person receiving treatment or training may be provided, free of charge, with necessary artificial replacements, surgical aids and appliances. He may also be provided with books, equipment and tools of trade, costing not more than £30. If these are retained by him, he is required to pay the cost, but payments may be made by small instalments after he has commenced employment.

If the treatment or vocational training does not result in the trainee being able to engage in employment, his right to the continuance of his pension or benefit is not prejudiced.

The number of persons receiving benefits who were examined, accepted, trained and placed in employment during the year 1952-53 are shown in the following table :—

REHABILITATION SERVICE : OPERATIONS, AUSTRALIA, 1952-53.

Type.	Examined.	Accepted.	Completed Training.	Placed in Employment.	
				After Training.	Without Training.
Invalid Pensioners	9,406	314	91	80	78
Unemployment and Sickness Beneficiaries	8,395	841	94	88	498
Recipients of Tuberculosis Allowances	498	236	135	128	35

From 1st July, 1943 a funeral benefit of up to £10 has been payable to the person who has paid, or is liable to pay, the cost of the funeral of an age or invalid pensioner or of a claimant who, but for his death, would have been granted an age or invalid pension. This provision has been extended to include payment in respect of the death of a person who at the time of his death was receiving, or was a claimant for, a tuberculosis allowance, if he was otherwise qualified to receive an age or invalid pension. Where the cost of the funeral has been partly met by payment from a contributory funeral benefit fund of an organization other than a friendly society, funeral benefit is payable to the extent of the amount (not above £10) by which the cost of the funeral exceeded the amount paid from the fund. A funeral benefit is not payable to a person administering a contributory funeral benefit fund.

The recorded ages of the 51,075 persons (20,346 males and 30,729 females) to whom age pensions were granted during the year 1952-53 varied considerably, ranging from 7,642 at age 60 to one at age 104, but 36,295 were in the 60-69 group. The conjugal condition of these new pensioners was as follows:—Males—single, 2,429; married, 14,576; and widowed, 3,341; Females—single, 4,256; married, 16,119; and widowed, 10,354.

The number of invalid pensioners increased from 67,963 in 1951-52 to 70,232 in 1952-53, an increase of 2,269. Total pensions granted during the year were 11,168 while 5,459 pensions ceased through cancellations or deaths and 3,440 were transferred to the age pension list.

Of the 70,232 persons in receipt of invalid pensions at 30th June, 1953, 38,467 (or 55 per cent.) were males and 31,765 (or 45 per cent.) were females.

The recorded ages of the 11,168 persons (6,710 males and 4,458 females) to whom invalid pensions were granted during 1952-53 varied from 16 to 98, 5,117 (or 46 per cent.) being in the 45-59 years age-group.

The conjugal condition of persons to whom invalid pensions were granted during the year was as follows:—Males—single, 2,346; married, 3,898; and widowed, 466; Females—single, 2,001; married, 1,762; and widowed, 695.

The actual sum disbursed in age and invalid pensions in 1952-53, including the amount paid to Homes for the maintenance of pensioners and allowances to wives of invalid pensioners, was £8 5s. 7d. per head of population as compared with £7 in the previous year.

The following table gives details of age and invalid pensions for the years 1938-39 and 1948-49 to 1952-53:—

AGE AND INVALID PENSIONS: SUMMARY, AUSTRALIA.

Year ended 30th June—	Pensioners at End of Year.				Amount Paid in Pensions.	Total Payment to Pensioners and Institu- tions.(b)	Average Fortnightly Pension as at 30th June.		
	Age.		Invalid.	Total.			Age.	Invalid.	Total.
	No.	Rate per 1,000 persons eligible on age qualifi- cation. (a)							
			No.	No.	£	£	s. d.	s. d.	s. d.
1939 ..	232,836	376	88,812	321,648	15,798,038	15,991,782	(c)	(c)	(c)
1949 ..	321,327	392	76,056	397,383	41,535,907	41,693,680	81 2	82 6	81 5
1950 ..	334,923	396	73,494	408,417	44,354,253	44,557,161	80 10	82 0	81 1
1951 ..	342,806	396	68,918	411,724	49,307,090	49,520,285	95 5	96 8	95 7
1952 ..	352,049	397	67,963	420,012	59,512,514	59,788,003	114 2	116 4	114 6
1953 ..	374,791	410	70,232	445,023	72,087,074	72,423,000	128 4	130 11	128 9

(a) Based on an estimate of the aggregate of males aged 65 and over and females aged 60 and over at 30th June of each year. (b) Includes allowances to wives of invalid pensioners payable from the 8th July, 1943, but excludes funeral benefits in respect of deaths of pensioners, £252,479 in 1948-49; £245,822 in 1949-50; £243,058 in 1950-51; £275,850 in 1951-52; and £270,448 in 1952-53. (c) Not available.

§ 4. Maternity Allowances.

A maternity allowance is payable to a woman who, at the date of giving birth to a child, is residing in Australia or is in Australia and intends to remain. The allowance is payable in respect of a birth which occurs in Australia or on board a ship proceeding from a port in Australia or a Territory of the Commonwealth to another port in Australia or a Territory of the Commonwealth, or on board a ship proceeding to Australia, provided the mother receives no maternity benefit in respect of the birth from the country whence

she came. Payment may be made in respect of the birth of a still-born child, or a child which lives for less than twelve hours, if the period of intra-uterine life of the child was at least 5½ calendar months. There is no means test.

Payment may be made to an alien mother if she was a British subject prior to her marriage, or if she or her husband resided in Australia for at least twelve months immediately prior to the birth of the child. Payment in respect of a birth which occurs within twelve months of the mother's arrival in Australia may be made at the end of that time, but may be made immediately if the mother is likely to remain in Australia, and to Australian residents who are temporarily abroad.

The allowances may be paid only to those aboriginal natives of Australia who have been granted exemption from State control laws or who, in any State where exemption is not provided for, are considered suitable persons to receive the allowance.

From 1st July, 1947, the amount of a maternity allowance has been £15 where there are not other children; £16 where there are one or two other children; and £17 10s. where there are three or more other children. "Other children" means children under the age of sixteen years who were in the custody, care and control of the claimant on the date of the birth in respect of which the claim is made. The amount payable is increased by £5 in respect of each additional child born at a birth. Payment of £5 on account of a maternity allowance may be made available, upon application, within a period of four weeks prior to the expected date of birth. The balance is payable immediately after the birth.

The following table gives details of the maternity allowance claims paid and rejected and of the amount paid for the years 1938-39 and 1948-49 to 1952-53 and since the inception of maternity allowances in 1912-13 :-

MATERNITY ALLOWANCES : SUMMARY, AUSTRALIA.

Particulars.		1938-39.	1948-49.	1949-50.	1950-51.	1951-52.	1952-53.	Aggregate
								1912-13 to 1952-53.
Claims Paid ..	No.	80,916	177,955	189,733	191,587	195,722	203,042	5,180,666
Claims Rejected ..	"	6,272	235	283	306	180	190	111,479
Amount Paid ..	£	436,614	2,828,849	3,007,900	3,057,519	3,156,992	3,248,305	45,217,290

NOTE.—The means test was abolished from 1st July, 1943.

The following table shows the number of maternity allowance claims paid in each State during the years 1938-39 and 1948-49 to 1952-53 :-

MATERNITY ALLOWANCES : NUMBER OF CLAIMS PAID IN EACH STATE.

Year ended 30th June—	N.S.W. (a)	Vic.	Q'land.	S.A. (b)	W.A.	Tas.	Oversea.	Total.
1939 ..	30,860	20,819	12,880	7,204	5,213	3,940	..	80,916
1949 ..	67,534	46,309	27,570	16,381	13,107	6,984	70	177,955
1950 ..	73,566	49,035	28,652	17,273	13,759	7,408	40	180,733
1951 ..	72,003	50,210	29,155	17,864	14,986	7,250	119	191,587
1952 ..	72,688	52,144	30,737	17,380	15,074	7,626	73	195,722
1953 ..	74,011	55,297	31,058	19,668	15,535	7,983	90	203,042

(a) Includes Australian Capital Territory.

(b) Includes Northern Territory.

The following table shows the number of claims paid in each State at the several rates of maternity allowances during the year 1952-53 :—

MATERNITY ALLOWANCES : NUMBER OF CLAIMS PAID AT EACH RATE, 1952-53.

State.	Single Births.			Multiple Births.						Total Claims Paid.
	£15.	£16.	£17 10s.	Twins.			Triplets.			
				£20.	£21.	£22 10s.	£25.	£26.	£27 10s.	
New South Wales(a) ..	25,609	35,191	12,279	254	469	203	1	4	1	74,011
Victoria ..	18,818	27,041	8,685	207	381	160	1	3	1	55,297
Queensland ..	9,820	14,388	6,470	117	160	101	2	..	..	31,058
South Australia(b) ..	6,021	9,618	3,178	73	129	47	..	1	1	19,068
Western Australia ..	4,603	7,851	2,807	46	93	45	..	..	..	15,535
Tasmania ..	2,509	3,653	1,727	14	51	26	..	2	1	7,983
Oversea ..	41	44	5	..	..	..	..	..	..	90
Total ..	67,511	97,786	35,151	711	1,283	582	4	10	4	203,042

(a) Includes Australian Capital Territory.

(b) Includes Northern Territory.

§ 5. Child Endowment.

Any person who is resident in Australia and has the custody, care and control of one or more children under the age of sixteen years, and an approved institution of which children are inmates shall be qualified to receive an endowment in respect of each child. There is a twelve months residential requirement in respect of a claimant and a child who were not born in Australia, but this is waived if the claimant and the child are likely to remain permanently in Australia. A child born during the mother's temporary absence from Australia is deemed to have been born in Australia. There is no means test.

Endowment may be paid in respect of a child whose father is not a British subject if—the child was born in Australia; the mother is a British subject; and the child is likely to remain permanently in Australia. Endowment is also payable to aboriginal natives of Australia unless they are nomadic, or unless the child concerned is wholly or mainly dependent on the Commonwealth or a State and also to children of members of the Naval, Military or Air Forces of the United Kingdom who are serving with the Australian Forces from the time of arrival of the children in Australia

From 20th June, 1950, the rate of endowment payable has been (a) where the endowee has the custody of one child only—5s. per week; (b) where the endowee has the custody of two or more children—in respect of the elder or eldest child 5s. per week and in respect of each other child 10s. per week; and (c) in the case of an approved institution the rate is 10s. per week for each child inmate. From 1st July, 1941, the rate of endowment was 5s. per week for each child in excess of one in a family, and for each child under sixteen years in an approved institution. The rate was increased to 7s. 6d. per week from 25th June, 1945, and to 10s. per week from 9th November, 1948. There are provisions to meet cases of families divided by reason of divorce, separation, unemployment, death of a parent or other circumstances.

During the year 1952-53, 86,712 claims were granted, cancellations amounted to 45,147 and the number of endowed family group claims in force at 30th June, 1953 was 1,246,986 an increase of 41,565 or 3.4 per cent. during the year. The following table shows particulars of the operations in each State and Australia during 1952-53 and in Australia for earlier years:—

CHILD ENDOWMENT : SUMMARY, 1952-53.

State.	Claims in force at end of year.	Family Groups.				Total Payments to Endowees and Institutions.
		Endowed Children.		Annual Liability at 30th June, 1953.		
		Total.	Average per claim.	Total.	Average Liability per claim.	
	No.	No.	No.	£	£	£
New South Wales(a)	491,848	1,005,887	2.05	19,759,038	40.17	20,012,263
Victoria ..	328,561	672,525	2.05	13,214,357	40.22	13,995,987
Queensland ..	178,760	393,539	2.20	7,908,134	44.24	8,343,100
South Australia(b) ..	113,529	234,582	2.07	4,623,255	40.72	4,769,439
Western Australia ..	89,671	192,991	2.15	3,852,043	42.96	4,052,859
Tasmania ..	44,202	98,619	2.23	1,989,468	45.01	2,058,559
Oversea ..	415	883	2.13	17,563	42.32	11,515
Total—1952-53 ..	1,246,986	2,599,026	2.08	51,363,858	41.19	53,243,722
1951-52 ..	1,205,421	2,493,246	2.07	49,153,923	40.78	46,625,052
1950-51 ..	1,150,847	2,365,177	2.06	46,533,591	40.43	43,584,614
1949-50 ..	662,949	1,813,925	2.74	38,543,713	58.14	30,337,363
1948-49 ..	620,819	1,083,994	1.75	28,183,844	45.40	24,323,413

(a) Includes Australian Capital Territory.

(b) Includes Northern Territory.

In addition to the children endowed in families, child endowment benefits were paid in respect of children in approved institutions during 1948-49 to 1952-53 as follows:— 1948-49, 21,305; 1949-50, 22,397; 1950-51, 23,753; 1951-52, 24,623; and 1952-53, 24,951.

The following table shows, as at 30th June, 1953 the number of claims in force and the number of endowed children classified according to the number of endowed children in the family:—

CHILD ENDOWMENT : NUMBER OF CHILDREN(a), 30th JUNE, 1953.

Size of Family.	Claims in force.	Number of endowed children.	Size of Family.	Claims in force.	Number of endowed children.
One child ..	473,168	473,168	Nine children ..	833	7,497
Two children ..	424,242	848,484	Ten children ..	340	3,400
Three children ..	210,272	630,816	Eleven children ..	65	715
Four children ..	85,265	341,060	Twelve children ..	27	324
Five children ..	32,753	163,765	Thirteen children ..	8	104
Six children ..	12,674	76,044	Fourteen children ..	2	28
Seven children ..	5,075	35,525			
Eight children ..	2,262	18,096			
			Total ..	1,246,986	2,599,026

(a) Under 16 years of age.

§ 6. Widows' Pensions.

Widows' pensions and the rates in each class, as from 20th October, 1953, have been payable to the following classes of women :—

Class "A"—A widow who has the custody, care and control of one or more children under the age of 16 years. Rate £195 per annum.

Class "B"—A widow, not less than 50 years of age, who has no children under 16 years of age in her custody, care and control. Rate £149 10s. per annum.

Class "C"—A widow, under 50 years of age, who has no children under the age of 16 years in her custody, care and control, but is in necessitous circumstances within 26 weeks after the death of her husband. Rate £2 17s. 6d. per week for not more than 26 weeks. If at her husband's death, a widow is with child, this period will be extended until the birth of the child. She would then, of course, become eligible for an "A" class widow's pension.

Class "D"—A woman whose husband has been serving a term of imprisonment for at least six months, if she has the custody, care and control of one or more children under the age of 16 years or is not less than 50 years of age. Rate £149 10s. per annum.

The term "widow" includes :—a "dependent female" (i.e. a woman, who, for not less than three years immediately prior to the death of a man, was wholly or mainly maintained by him as his wife on a permanent and bona fide domestic basis); a deserted wife (i.e. a woman deserted by her husband for not less than six months); a divorcee (i.e. a woman whose marriage has been dissolved and who has not remarried); and a woman whose husband is an inmate of a mental hospital.

The residential qualification is five years' continuous residence in Australia immediately prior to the date of lodgment of the claim. This period is reduced to one year where the claimant and her husband were residing permanently in Australia when the husband died.

A widow's pension is not payable to :—a woman who is not a British subject unless she was a British subject before her marriage; a woman who is in receipt of an age or invalid pension, tuberculosis allowance, or a war widow's pension under the Repatriation Act in respect of the death of her husband; a woman who has deprived herself of property or income in order to qualify for a pension; a deserted wife or a divorcee who has not taken reasonable action to obtain maintenance from her husband or former husband; a woman who is not of good character; a woman who is not deserving of a pension; a woman in Class "A" in receipt of income of £377 per annum or more or owning property, apart from her permanent home and other exempt property, to the net value of more than £1,750 or a woman in Classes "B" or "D" in receipt of income of £331 10s. per annum or more or owning property, apart from her permanent home and other exempt property, to the net value of more than £1,750.

Widows' pensions may be granted to aboriginal native women of Australia under the same conditions as age pensions.

Permissible income is £182 per annum. Any income in excess of this amount is deducted from the pension. "Income" has the same meaning as for age pensions. Any amount in excess of 15s. per week received by a deserted wife, or a divorcee from her husband or former husband, for the maintenance of a child is taken into account in the claimant's income.

The rate of pension for women in Classes "B" and "D" is reduced by £1 per annum for every complete £12 of the value of property which exceeds £200 up to £1,750. Property disregarded for pension is the same as for age pensions.

A widow cannot receive, in respect of the death of her husband, both a war widow's pension under the Repatriation Act and a civil widow's pension. A widow, however, may receive a civil widow's pension in addition to a war pension (as distinct from a war widows' pension) but the amount payable in respect of the two pensions must not exceed £312 per annum in the case of a Class "A" widow or £260 per annum in the case of a widow coming within Classes "B", "C" or "D". Where the war pension and the widow's pension together exceed the limit the widow's pension is reduced by the amount of the excess. The widow is permitted to have, in addition, other income to bring her total war pension and widow's pension payments up to the appropriate limit of income plus pension, £377 per annum for a Class "A" widow, £331 10s. for a Class "B" or "D" widow.

The pension payable to a Class "A" widow may be continued after her child reaches 16 years and until the age of 18 years is reached if the child continues with full-time education at a school or university and is still dependent on the widow and is not in employment.

The number of widows' pensions current at 30th June, 1953, was as follows:— Class "A", 17,080; Class "B", 22,757; Class "C", 114; Class "D", 177; total, 41,028. The amount paid in pensions during 1952-53 was £6,333,689. The following table shows details of widows' pensions paid in each State in the year 1952-53 and for Australia for each of the years 1948-49 to 1952-53:—

WIDOWS' PENSIONS AT 30th JUNE, 1953.(a)

State.	Pensions Current.(b)		Children for whom Pensions Payable.	Average Fort-nightly rate of Pension.	Amount paid in Pensions during 1952-53.	
	Number.	Per 10,000 of Population.			Amount.	Per head of Population.
			No.	£ s. d.	£	s. d.
New South Wales(d) ..	16,812	48	7,815	6 0 3	2,630,192	15 3
Victoria	10,173	43	3,844	5 18 8	1,534,582	13 0
Queensland	6,814	54	3,158	6 2 2	1,058,670	16 11
South Australia(e) ..	3,163	41	1,331	5 18 8	485,809	12 8
Western Australia ..	2,686	43	1,127	5 18 5	404,072	13 2
Tasmania	1,380	44	702	6 1 1	220,364	14 3
Total—1952-53 ..	41,028	46	17,080	6 0 0	6,333,039	14 6
1951-52	40,758	47	17,424	5 8 2	5,614,768	13 2
1950-51	41,092	50	17,717	4 10 10	4,828,086	11 7
1949-50	42,804	52	17,760	3 19 3	4,420,566	11 0
1948-49	43,251	55	17,891	3 19 8	4,388,468	11 3

(a) The Commonwealth Government commenced to pay widows' pensions from 1st July, 1942. (b) Excludes sixteen (1952-53), eleven (1951-52), nine (1950-51), fourteen (1949-50) and eleven (1948-49), pensions in respect of pensioners in Benevolent Homes. (c) Based on mean population for the financial year. (d) Includes Australian Capital Territory. (e) Includes Northern Territory.

§ 7. Unemployment and Sickness Benefits.

From 1st July, 1945, men over 16 and under 65 years of age, and women over 16 and under 60 years of age and who were qualified in other respects, have been eligible to apply for an unemployment benefit or a sickness benefit. There is a twelve months' residential requirement but this is waived if the claimant is likely to remain permanently in Australia. A person in receipt of an age, invalid or widow's pension, or a service pension (as distinct from a war pension) under the Repatriation Act or a tuberculosis allowance is ineligible to receive a benefit.

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

To qualify for a sickness benefit a person must establish that he is temporarily incapacitated for work by reason of sickness or accident and that he has thereby suffered a loss of salary, wages or other income.

A married woman is not qualified to receive a sickness benefit if it is reasonably possible for her husband to maintain her. Where her husband is able to maintain her only partially, a benefit may be paid at such rate as is considered reasonable in the circumstances. In exceptional cases a married woman may qualify for an unemployment benefit in her own right.

A benefit may be paid only to those aboriginal natives of Australia who are considered suitable, by reason of character, standard of intelligence and social development.

The maximum weekly rates of benefit payable and permissible income from 22nd September, 1952, are as follows:—

A married claimant can receive £2 10s. and £2 for a dependent spouse and 5s. for one child under 16 years of age with other income of £1. The amount for an unmarried claimant 21 years of age or over is £2 10s. with other income of £1, for those between 18 years and under 21 years £2 with other income of 15s., for those 17 years and under 18 years £1 10s. with other income of 10s., and for those 16 years and under 17 years £1 10s. with other income of 5s.

Where an unmarried claimant has the custody, care and control of a child under the age of sixteen years, the total benefit may be increased by 5s. per week.

Additional benefit of up to £2 per week may be paid in respect of a claimant's housekeeper where no such benefit is payable in respect of his wife, provided there are one or more children under 16 years of age in the home and the woman is substantially dependent on the claimant but is not employed by him.

Any income in excess of the permissible income is deducted from the rate of benefit. For unemployment benefit purposes, the incomes of the claimant and his spouse are taken into account, but where the claimant and his spouse are permanently separated any income received by the spouse may be disregarded. For sickness benefit purposes, the income of claimant only is taken into account, while up to £2 per week is disregarded of any payment received from an approved friendly society or other similar approved body in respect of the incapacity for which sickness benefit is payable. "Income" does not include child endowment, or other payments in respect of children, the Commonwealth hospital benefits and pharmaceutical benefits, or a tuberculosis allowance or an amount paid in reimbursement of medical, dental or similar expenses actually paid.

Where a person qualified for sickness benefit receives or is entitled to receive (in respect of the same period and the same incapacity for which sickness benefit is payable) any payment by way of compensation (including workers' compensation), damages, or otherwise under any law (except payments for which he has contributed), the amount of the compensation, etc., is not taken into account as income but is deducted from the rate of sickness benefit otherwise payable.

There is a waiting period of seven days in respect of which unemployment or sickness benefit is not payable. A special benefit may be granted to a person not qualified for unemployment or sickness benefit who is not in receipt of an age, invalid or widow's pension or a service pension, if by reason of age, physical or mental disability or domestic circumstances, or for any other reason, he is unable to earn a sufficient livelihood for himself and his dependants. Unemployment and sickness beneficiaries are eligible to participate in the Commonwealth rehabilitation scheme under the same conditions as invalid pensioners. Payment of an unemployment or sickness benefit may be refused if the claimant or beneficiary, on being required, fails to undergo a medical examination or to receive treatment or undertake training or to do any suitable work. See Division A, § 3, para. 12, Rehabilitation.

UNEMPLOYMENT AND SICKNESS BENEFITS, 1952-53.

Particulars.	N.S.W. (a)	Vic.	Q'land.	S. Aust. (b)	W. Aust.	Tas.	Total.
Persons on benefit at end of year—							
Unemployment—							
Males	12,044	5,056	3,017	595	626	304	21,552
Females	2,585	883	669	150	65	19	4,362
Persons	14,629	5,939	3,677	655	691	323	25,914
Sickness—							
Males	2,500	1,565	910	549	403	213	6,140
Females	913	494	277	179	94	38	1,995
Persons	3,413	2,059	1,187	728	497	251	8,135
Special—(c)							
Males	652	80	94	59	20	7	912
Females	422	303	186	45	50	67	1,073
Persons	1,074	383	280	104	70	74	1,985
Total—							
Males	15,196	6,701	4,021	1,113	1,049	324	28,604
Females	3,920	1,686	1,123	374	209	124	7,430
Persons	19,116	8,381	5,144	1,487	1,258	648	36,034
Admissions to benefits—							
Unemployment—							
Males	76,668	34,689	27,326	5,923	7,092	1,814	153,512
Females	11,972	4,283	3,827	886	399	203	21,570
Persons	88,640	38,972	31,153	6,809	7,491	2,017	175,082
Sickness—							
Males	15,435	8,466	7,067	3,994	2,977	1,626	39,565
Females	4,692	2,580	1,606	924	637	321	10,760
Persons	20,127	11,046	8,673	4,918	3,614	1,947	50,325
Special—(c)							
Males	640	383	620	244	91	31	2,009
Females	247	451	151	56	37	38	980
Persons	887	834	771	300	128	69	2,989
Total—							
Males	92,743	43,538	35,013	10,161	10,160	3,471	195,086
Females	16,911	7,314	5,584	1,866	1,073	562	33,310
Persons	109,654	50,852	40,597	12,027	11,233	4,033	228,396
Benefits Paid—							
£	£	£	£	£	£	£	£
Unemployment	2,686,297	923,732	662,090	132,042	123,732	41,845	4,569,747
Sickness	546,432	370,354	208,890	133,783	84,682	49,154	1,393,294
Special (d)	72,932	140,566	40,177	17,328	13,683	7,745	292,431
Total	3,305,661	1,434,652	911,165	283,153	222,097	98,744	6,255,472

(a) Includes Australian Capital Territory. (b) Includes Northern Territory. (c) Excludes migrants. (d) Includes payments to migrants.

The following table shows the number of persons who were admitted to benefit, the number receiving benefit at the end of the year and the amount paid for each benefit for Australia during the years 1948-49 to 1952-53.

SUMMARY : AUSTRALIA.

Year.	Number Admitted to Benefit.			Persons on Benefit at end of Year.			Amount Paid in Benefits.		
	Un-employment.	Sick-ness.	Special. (a)	Un-employment.	Sick-ness.	Special. (a)	Un-employment.	Sick-ness.	Special. (b)
1948-49 ..	12,126	68,864	2,416	1,151	7,501	598	£ 138,846	£ 795,826	£ 135,754
1949-50 ..	161,101	63,842	4,660	1,226	7,491	908	1,266,072	816,014	424,339
1950-51 ..	11,004	61,410	2,785	604	7,044	921	62,444	745,716	229,053
1951-52 ..	27,486	51,043	2,786	8,294	6,378	1,148	187,011	709,887	110,759
1952-53 ..	175,082	50,325	2,989	25,914	8,135	1,985	4,569,747	1,393,294	292,431

(a) Excludes migrants.

(b) Includes payments to migrants.

§ 8. Reciprocal Agreements with Other Countries.

1. **New Zealand.**—An agreement between the Governments of Australia and New Zealand for reciprocity in social services came into operation on 1st July, 1949.

The reciprocal arrangements cover age and invalid pensions, widows' pensions, child endowment and unemployment and sickness benefits, and apply to both permanent and temporary change of residence.

Residence in one country counts as residence in the other country in relation to entitlement to benefits in which a residential qualification applies.

Persons from one country taking up permanent residence in the other country become eligible for any of the specified benefits of the new country under the same conditions (with one or two exceptions) as apply to citizens of that country.

Persons in receipt of any of the specified benefits in one country may continue to receive those benefits while temporarily absent in the other country. These payments are made on an agency basis by the appropriate authority of the country in which the person is temporarily resident.

2. **United Kingdom.**—The Governments of the United Kingdom and Australia signed a reciprocal agreement on social services in London on 8th June, 1953.

The agreement covers age and invalid pensions, widows' pensions, child endowment, and unemployment and sickness benefits. Under the agreement former residents of the United Kingdom over pension age—65 years for men and 60 years for women—who were in the National Insurance Scheme when they left the United Kingdom will be eligible to receive Australian pensions without having to complete 20 years' residence in Australia.

Subject to the means test, these persons so entitled have any United Kingdom pensions they receive supplemented by Australia to bring the total payments in most cases to the maximum pension rate for Australians—at present £3 10s. od. per week.

Similar principles apply to widows' pensions. Australian residential requirements will be waived for these pensions, also for invalid pensions, child endowment and unemployment and sickness benefits.

With few exceptions, all these benefits will be payable to former residents of the United Kingdom at the same rates as are payable to Australian citizens.

Persons from Australia going to the United Kingdom for permanent residence will be treated in the United Kingdom as if they had been insured under the National Insurance Scheme while in Australia, so that they can qualify for various National Insurance benefits.

Families who go from one country to another will be able to qualify for child endowment, or family allowances, as soon as they arrive in their new country.

There is also provision for the safeguard of social service rights for Australians going to the United Kingdom for temporary residence, and vice versa.

The agreement came into operation in both countries on 7th January, 1954.

B. OTHER SERVICES.

§ 1. Benevolent Homes.

1. **General.**—The public provisions for the care of indigent old people have been a feature of the social development of recent years in most countries. Numerous establishments exist in Australia for the housing and protection of persons no longer able to provide for themselves. These homes are supported by Government and municipal aid, public subscriptions, bequests, etc.; while in many cases relatives of poor and afflicted persons contribute to their maintenance.

An entirely satisfactory statistical tabulation in regard to all forms of charitable aid is especially difficult in the case of benevolent institutions, because the services provided by these institutions are not always identical.

2. **Principal Institutions.**—Particulars respecting the accommodation and the number of inmates of the principal institutions were published in earlier issues of the Official Year Book (*see* No. 22, p. 485).

3. **Revenue and Expenditure.**—Details regarding revenue and expenditure for the year 1951–52 are given in the following table.

BENEVOLENT HOMES: REVENUE AND EXPENDITURE, 1951–52.

(£.)

Particulars.	N.S.W.(a)	Vic.(b)	Q'land.	S. Aust.	W. Aust.	Tas.	Total
Revenue—							
Government Aid	565,125	502,769	289,679	67,641	115,961	82,199	1,623,374
Municipal Aid ..	..	1,050	..	..	..	..	1,050
Public Subscriptions, Legacies	..	45,455	33,355	..	745	..	79,555
Fees (c) ..	..	82,902	123,048	20,437	72,583	47,056	631,815
Other ..	242,421	12,843	26,513	2,891	234	887	
Total ..	807,546	645,019	472,595	90,969	189,523	130,142	2,335,794
Expenditure—							
Salaries and Wages ..	341,733	348,522	207,665	57,726	108,919	74,020	1,138,585
Upkeep and Repair of Buildings ..	30,118	20,312	19,612	8,355	11,275	1,606	91,278
All Other ..	307,921	186,617	237,899	20,388	56,698	54,516	864,039
Capital (d) ..	127,774	209,471	20,901	4,500	12,631	..	375,277
Total ..	807,546	764,922	486,077	90,969	189,523	130,142	2,469,179

(a) These figures relate to the three State hospitals and homes only. (b) Year ended 31st March, 1952. (c) Includes Commonwealth Hospital Benefits and Age and Invalid Pension receipts.

(d) Includes such items as purchase of land, cost of new buildings and additions to buildings.

§ 2. Orphanages, Industrial Schools, etc.

1. **General.**—The methods of caring for orphans and neglected children differ extensively, inasmuch as some of the children are more or less segregated in orphanages and industrial schools, while others are boarded out with their mothers or female relatives or with approved foster-mothers. The children in orphanages and similar institutions

may receive, in addition to primary education, some craft training. In all cases employment is found for the children on their discharge from the institution, and they remain for some time under the supervision of the proper authorities. The conditions under which orphans, neglected children and children boarded out live are subject to frequent departmental inspections.

2. **Principal Institutions.**—Particulars concerning the principal institutions in each State were published in earlier issues of the Official Year Book (*see* No. 22, p. 486).

3. **Transactions of State Departments.**—The following table summarizes the transactions of State Departments during 1951-52 in connexion with children under their control or supervision. In addition to neglected children, the figures include uncontrollable and convicted children who are wards of a Government authority, as well as poor children whose parents obtain assistance from the Government without giving up the legal right of custody.

CHILDREN UNDER GOVERNMENT AUTHORITY : SUMMARY, 1951-52.

Particulars.	N.S.W.	Vic.(a)	Q'land.	S. Aust.	W. Aust.	Tas.	Total.
<i>A. Children maintained or subsidized by the State.</i>							
In State shelters, industrial schools, reformatories, etc.(b)	668	335	1,091	226	47	48	5,261
In licensed or approved institutions	667	1,466					
Boarded out—							
With own mothers ..	5,251	1,919	3,014	46	24	..	10,254
With licensed foster-mothers, guardians, relatives and friends	1,407	419	312	3,053	266	106	5,563
Total children maintained or subsidized by the State	7,993	4,139	4,417	3,378	785	366	21,078
<i>B. Children not maintained or subsidized by the State.</i>							
In licensed or approved institutions	1,566	..	..	24	666	..	2,256
Boarded out	268	..	..	1,468	269	..	2,005
On probation (from Institutions or Children's Courts)	2,989	630	179	283	477	..	4,558
In service or apprenticed	78	184	281	159	126	..	828
Adopted or otherwise placed	413	114	..	651	83	..	1,261
Total children not maintained or subsidized by the State	5,314	928	460	2,585	1,621	..	10,908
Total children under State control or supervision ..	13,307	5,067	4,877	5,963	2,406	366	31,986
<i>Gross cost of children's relief</i>	£ 810,622	£ 269,558	£ 270,113	£ 241,020	£ 80,501	£ 18,585	£ 1,690,399
<i>Receipts from parents' contributions, etc. ..</i>	57,913	25,251	21,288	30,374	12,756	1,983	149,565
<i>Net Cost to State ..</i>	752,709	244,307	248,825	210,646	67,745	16,602	1,540,834

(a) Year ended 31st December, 1951.

(b) Includes inmates of hospitals.

The total expenditure on children's relief in the foregoing table shows considerable variation amongst the States owing to the different methods of treating assistance to mothers with dependent children. In South Australia, Western Australia and Tasmania large amounts have been excluded from the total expenditure on this account owing to the difficulty of obtaining separate amounts for allowances made in respect of the dependent children only.

§ 3. Protection of Aborigines.

For the protection of the aboriginal Australian race there are institutions, under the supervision of Aborigines Boards, where these people are housed and encouraged to work, the children receiving elementary education. The work is usually carried on at mission stations, but many of the natives are nomadic, and receive food and clothing when they call, while others only rarely come near the stations. The aboriginal native race is extinct in Tasmania. The expenditure from Consolidated Revenue in 1952-53 was as follows (figures in brackets are for year 1951-52):—New South Wales, £143,652 (£126,084); Victoria, £9,534 (£9,628); Queensland, £489,654 (£407,543); South Australia, £44,049 (£40,785); Western Australia, £176,296 (£164,238); Northern Territory, £278,492 (£286,041); Australian Capital Territory, £2,739 (£2,933); total for Australia, £1,149,416 (£1,037,252).

§ 4. Royal Life Saving Society.

In each of the State capitals, "centres" of the Royal Life Saving Society have been established, and in some States sub-centres have also been established in the larger provincial districts. In 1934 an Australian Federal Council of this Society was formed with headquarters at Melbourne, and each State centre, or branch, as it is now called, is controlled by this organization. Saving of life from drowning and other forms of asphyxiation is the object of the Society, and its immediate aims are (a) educative and (b) remedial. The encouragement of swimming and life-saving in schools, colleges, clubs, etc., will bring about a more widespread knowledge of these necessary matters, and there is increasing provision of life-belts, reels, lines, warning provisions, and other first-aid appliances on ocean beaches, wharves and other suitable places. Numerous certificates of proficiency in various grades are issued annually after examination throughout Australia, the number for the individual States for 1952-53 being:—New South Wales, 19,718 (1951-52); Victoria, 8,701; Queensland, 2,380; South Australia, 2,781; Western Australia, 1,088; and Tasmania, 2,855.

§ 5. Royal Humane Society.

The Royal Humane Society of Australasia at 188 Collins-street, Melbourne has as its main object the granting of awards to all who with bravery, skill and perseverance promptly risk their own lives in saving or attempting to save those of their fellow creatures. The classes of awards are (a) Gold Medal; (b) Silver Medal; (c) Bronze Medal; and (d) Certificate of Merit. The Clarke Medal is awarded for the outstanding case of the year, and the Rupert Wilks Trophy is awarded for the most outstanding bravery by a child under 13 years of age. About 75 awards are made annually.

§ 6. Other Charitable Institutions.

Owing to the variety of name and function of other charitable institutions it has been found impracticable to give detailed results. The aid given in kind—food, clothing, tools of trade, etc.—is considerable, whilst the shelter and treatment afforded range from a bed for a night for casual callers in establishments ministering minor charity to indoor treatment over long periods in those that exist for the relief of the aged and the infirm. The institutions not so particularized include homes for the deaf, dumb and blind, infant homes, homes for the destitute and aged poor, industrial colonies, night shelters, crèches, rescue homes for females, free kindergartens, auxiliary medical charities, free dispensaries, benevolent societies and nursing systems, ambulance and health societies, boys' brigades, humane and animals' protection societies, prisoners' aid associations, shipwreck relief societies, bush fire, flood and mining accident relief funds, etc.