



# Commonwealth Social Services

IT is not possible in a booklet of this kind to give complete details of all aspects of social service benefits. If further information is required, it may be obtained from any office of the Commonwealth Department of Social Services.

The addresses of the Directors in the State capitals and the Regional Registrar at Canberra are—

**SYDNEY:**

Australia House, 52 Carrington Street.

**MELBOURNE:**

A.C.A. Building, 118-126 Queen Street.

**BRISBANE:**

Commonwealth Offices, Adelaide Street.

**ADELAIDE:**

Churchill Building, Gawler Place.

**PERTH:**

99 Wellington Street.

**HOBART:**

40 Macquarie Street.

**CANBERRA:**

The Regional Registrar of Social Services,  
Canberra City, A.C.T.

Other Regional Offices are located at—

**NEW SOUTH WALES:**

Armidale  
Lismore  
Lithgow  
Newcastle  
Orange  
Wagga  
Wollongong

**QUEENSLAND:**

Bundaberg  
Cairns  
Mackay  
Rockhampton  
Toowoomba  
Townsville

**VICTORIA:**

Ballarat  
Bendigo  
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Hamilton  
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**SOUTH AUSTRALIA:**

Port Pirie

**TASMANIA:**

Launceston



# Commonwealth Social Services

A Handbook of Information issued by the  
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*Earlier booklets of this kind were published in 1949 and 1953 to meet a widespread demand for information about social service benefits. A new edition is now necessary if people are to be familiar with current rates and eligibility conditions.*

*The text includes information on benefits provided under the Social Services Act and on related health and medical services. The provisions of the Aged Persons Homes Act are also outlined.*

## FOREWORD

*Social services in Australia have now developed so extensively that, in some way or other, they touch the lives of all of us. Every one contributes, directly or indirectly, towards the cost of social services. Every one, directly or indirectly, shares in their benefits. This may be through assistance in bringing up a young family; it may be through help in times of sickness, invalidity or unemployment; it may be through protection in a needy old age. But whatever the form of assistance, it is not only the individual who benefits. The community in general is strengthened because of social services and our whole national life is the richer for them.*

*These services have grown over the years. From small beginnings in 1908 when legislation for age pensions was first introduced, the programme has expanded and developed. Today a network of pensions and benefits gives the citizen protection and support against eventualities that may befall him and that he cannot hope to meet without the aid of his fellows.*

*Rounding out the social services are the medical and health services which have been introduced in the past decade. Altogether, these services give us one of the most comprehensive social security systems in the world. I am proud that the present Government has assisted and supported its development.*

*Since social services are the concern of all of us, it is important that information about them should be readily available. This booklet has been prepared for that purpose. It will, I trust, increase our knowledge and understanding of a vital part of our national endeavour.*

HUGH S. ROBERTON,

*Minister for Social Services.*



## Maternity Allowances

*Maternity Allowances are paid by the Commonwealth to mothers to provide financial assistance towards the expenses associated with the birth of children, and are additional to Commonwealth hospital benefits. They are not subject to any means test.*

### **Amount Payable**

The allowance is £15 where there are no other children, £16 where the mother has one or two other children under 16 years, or £17 10s. where she has three or more such children.

An extra £5 is paid for each additional child in multiple births. Thus, when twins are born the mother receives £20, £21 or £22 10s., as the case may be. If triplets are born the allowance is either £25, £26 or £27 10s.

An advance payment of £10 on account of a maternity allowance may be made to the mother, on application, four weeks before the expected date of the birth. The balance is payable immediately after the birth. Payment of a maternity allowance is made by cheque posted to the claimant's address.

### **Persons Eligible**

Any woman who is a resident of Australia and gives birth to a child is eligible to receive a maternity

allowance. The allowance may be paid for a birth which occurs on a ship coming to Australia (if the mother is not entitled to a maternity benefit from the country from which she has come) or proceeding from a port in Australia or an Australian Territory to another port in Australia or an Australian Territory, provided the mother intends to remain in Australia.

A mother who is not a British subject may receive the allowance if she was a British subject before her marriage or if she or her husband has resided in Australia for at least twelve months immediately prior to the birth of the child. The allowance may, however, be paid in respect of a birth which occurs on board a ship or within twelve months after the mother's arrival in Australia if the Director-General of Social Services is satisfied that the mother is likely to remain in Australia, otherwise

payment may be made on the expiration of twelve months from the date of her arrival.

Maternity allowances may be paid, under certain conditions, to persons ordinarily resident in Australia who are temporarily abroad.

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 at the time of birth the child had developed for at least 5½ months.

### **Aboriginal Natives**

Maternity allowances may be paid 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, by reason of character, standard of intelligence and social development, suitable persons to receive the allowance.

## ***History. . .***

Maternity allowances were introduced by the Fisher Government in 1912. The allowance was then £5 and it was not subject to a means test.

The rate remained constant at this figure until 1931 when, under financial emergency legislation, social service payments generally were reduced. In that year the Scullin Government reduced the allowance to £4, and introduced a means test as to income. The means test was made more restrictive in 1932 by the Lyons Government.

In 1934 provision was made by the Lyons Government for the basic allowance of £4 to be increased by 5s. in respect of each previous child under 14, up to a maximum of £5.

In 1936 (Lyons Government) the basic allowance was increased to £4 10s. and the amount payable where a mother had one or more other children under 14 years was fixed at £5. Provision for payment of an allowance of £7 10s. where the mother had three or more previous children under 14 years was made by the Lyons Government in 1938.

The Curtin Government in 1943 abolished the means test for maternity allowances and increased the amount payable

# Child Endowment

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*Child Endowment is paid by the Commonwealth to persons with family responsibilities. It may be claimed by any person who is resident in Australia and has the custody, care and control of one or more children under the age of 16 years. There is no means test.*

## Amount Payable

The amount of endowment is 5s. a week for the first or only child under 16 years of age in a family, plus 10s. a week for each other child under that age in the family. Thus, a person with one child under 16 receives 5s. a week; with two children 15s. a week; with

three children 25s. a week, and so on.

Payments are made either by credit to a bank account every 12 weeks or by order which may be cashed at a Post Office or Bank at four-weekly intervals.

Where endowment is not credited to a bank account and the

to £15 where there were no previous children under 14 years, £16 where there were one or two previous children under 14 years and £17 10s. where there were three or more such children.

In 1944 the Curtin Government made provision for payment of an additional £5 in respect of the birth of twins and an additional £10 in respect of the birth of triplets, and raised the age limit for previous children to be taken into account in determining the amount of the allowance from 14 to 16 years.

The provision relating to multiple births was amended by the Chifley Government in 1947 to provide for an additional amount of £5 to be paid in respect of each child in excess of one born at a birth. At the same time provision was made for £5 of the maternity allowance to be available on application at any time within four weeks prior to the expected date of the birth.

In 1956 the Menzies Government provided for the portion of the maternity allowance payable before the birth to be increased to £10.



four-weekly amount exceeds £11, payment is made by cheque.

### **Persons Eligible**

In ordinary circumstances, where the children are living with their parents, the mother makes the claim for endowment and receives the payments.

There is special provision to meet cases of families divided by reason of divorce, separation or death of parents, &c. A person already receiving endowment who takes a child of a divided family may be paid additional endowment as if the child were her own child. A person not already receiving endowment who takes any such child may be paid the same rate of endowment for the child as would be payable if the family had not become divided.

Twelve months' residence in Australia is required for claimants and children not born in Australia, but this requirement is waived if the Director-General of Social Services is satisfied that the claimant and the children are likely to remain permanently in Australia. It is also waived in respect of children of members of the Naval, Military or Air Forces of the United Kingdom serving with the Naval, Military or Air Forces of the Commonwealth.

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

### **Child of Alien Father**

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; or the Director-General is satisfied the child is likely to remain permanently in Australia.

### **Aboriginal Natives**

Endowment may be paid to aboriginal natives of Australia unless they are nomadic or unless the children concerned are wholly or mainly maintained by the Commonwealth or a State.

### **Payment Begins—**

from the commencement of the next four-weekly endowment period after the date on which the claimant becomes eligible, provided a claim is lodged within six months after that date, or, in special circumstances, within such longer period as the Director-General allows; otherwise payment begins from the commencement of the next four-weekly period after the date on which the claim is lodged.

### **Payment Ceases—**

from the end of the endowment period in which—

- the child reaches the age of 16 years;
- the child, or the person to whom endowment is granted, ceases to reside in Australia, unless the absence in either case is only temporary;
- or from the date on which the child ceases to be in the custody, care and control of the endowee.

### **Children in Institutions**

Endowment, at the rate of 10s. a week for each child inmate under the age of 16 years, may be claimed by any approved charitable or religious institution or organization, including a Government institution (other than a hospital for the insane).

### **Australians Temporarily Abroad**

Endowment payments may be made, under certain conditions, to residents of Australia who are temporarily abroad.

## ***History . . .***

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

The rate of payment was increased by the Curtin Government in June, 1945, to 7s. 6d. a week. It was again increased, to 10s. a week, by the Chifley Government in November, 1948.

Endowment was extended by the Menzies Government in June, 1950, to include the first or only child under the age of 16 years at the rate of 5s. a week.

# Unemployment and Sickness

*Unemployment and Sickness Benefits are paid by the Commonwealth to people who, through unemployment, sickness or accident, suffer temporary loss of regular earnings. There is a means test as to income, but none as to property.*

## Rate of Benefit

The maximum benefit for a married claimant is £2 10s. a week, with an additional £2 a week for a dependent spouse and 5s. a week for one child under 16 years, making a total of £4 15s. a week. In addition, he may have other income of £1 a week, making his total receipts £5 15s. a week.

The maximum benefit for an unmarried claimant 21 years of age or over is £2 10s. a week, and he may have other income of £1 a week, a total of £3 10s. a week.

The weekly rates for unmarried claimants under 21 years of age are: 16 years and under 17 years, £1 10s., with other income of 5s., total £1 15s.; 17 years and under 18 years, £1 10s., with other income of 10s., total £2; 18 years and under 21 years, £2, with other income of 15s., total £2 15s.

Additional benefit (not exceeding £2 a 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 in the home and the woman is substantially dependent on the claimant but is not employed by him.

## Effect of Income

Where the income exceeds the appropriate permissible amount, the rate of benefit is reduced by the amount of the excess.

For the purposes of the means test for unemployment benefits, the income of the claimant's spouse is taken into account, but where the claimant and his (or her) spouse are permanently separated any income received by the spouse may be disregarded.

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

"Income" includes earnings and any other form of income derived from any source whatsoever, also any periodical payment or benefit by way of gift or allowance, but **does not include** child endowment or other payments in respect of children, a maternity allowance, a war pension (as distinct from a service pension), an amount received in reimbursement of medical, dental or similar expenses actually paid (other than a periodical payment or an accumulation of instalments), Commonwealth hospital and medical benefits (including an amount received from a registered benefit organization up to the total amount of fees), pharmaceutical benefits or tuberculosis allowance.

In cases of sickness benefit, £2 a week of any payment received from an approved friendly society or other similar approved body in

respect of the incapacity for which the benefit is claimed is not counted as income.

### **Persons Eligible**

Men, over 16 and under 65 years, and women, over 16 and under 60 years, who are qualified in other respects, are eligible for unemployment and sickness benefits if they have been resident in Australia for the twelve months immediately preceding the claim, but this condition is waived if the Director-General of Social Services is satisfied that the claimant intends to remain permanently in Australia.

A person receiving an age, invalid or widow's pension, a service pension (as distinct from a war pension) under the Repatriation Act or a tuberculosis allowance is ineligible.

**Unemployment:** To qualify for an Unemployment Benefit a claimant 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.)

**Sickness:** To qualify for a Sickness Benefit a claimant 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.

**Married Women:** A married woman may not receive a sickness benefit if it is reasonably possible for her husband to maintain her. A partial benefit may be paid in cases where a husband is able only to partially maintain a sick or incapacitated wife. In exceptional circumstances a married woman may qualify for an unemployment benefit in her own right.



**Aboriginal Natives:** Benefits may be paid to aboriginal natives considered suitable by reason of character, standard of intelligence, and social development.

### **Payment of Benefit**

Unemployment Benefit is payable from and including the seventh day after the day on which the claimant becomes unemployed or lodges his claim, whichever is the later, and continues only so long as he is able and willing to undertake suitable work and is otherwise qualified.

Sickness Benefit is payable from and including the seventh day after the day on which the claimant becomes incapacitated, provided a claim is lodged within thirteen weeks after that day. If the claim is not lodged within thirteen weeks, payment commences from the date on which the claim is lodged except where the Director-General, in special circumstances, decides to pay from an earlier date.

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

It is important to claim early. Claims may be made by another person on a claimant's behalf, even if full details are not available. Payment is made weekly by cheque.

### **Compensation**

An amount received by way of compensation (including workers' compensation or damages or a payment under any law but not including a payment for which the beneficiary has contributed) in respect of the incapacity for which sickness benefit is claimed is a direct

deduction from the rate of benefit otherwise payable.

Pending the determination of a claim for compensation (or damages, &c.), a sickness benefit may be paid without any deduction in respect of the compensation, but the Director-General of Social Services may require the person against whom the beneficiary has a claim to pay to him (the Director-General), out of the compensation, the amount of sickness benefit overpaid in consequence of the compensation entitlement. Claimants in cases in which compensation is involved should ascertain their position from any office of the Department of Social Services.

### **Rehabilitation**

Persons qualified for unemployment or sickness benefits are eligible to participate in the Commonwealth Rehabilitation Service under the same conditions as invalid pensioners. For full particulars see page 25 of this booklet.

Payment of an unemployment or sickness benefit may be withheld if the claimant or beneficiary, on being required by the Director-General, fails to undergo a medical examination or receive treatment or undertake training or do any suitable work.

### **Special Benefit**

A special benefit may be granted to a person not qualified for an unemployment or sickness benefit 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, if any. This benefit is not payable to any person in receipt of an age, invalid or widow's pension or a service pension.

## History . . .

The legislation providing for unemployment and sickness benefits was passed by the Curtin Government in April, 1944. Payments commenced in July, 1945.

In 1952 the Menzies Government increased the rates of benefit (apart from the additional benefit for a child) to double the previous amounts. The present rates are shown on page 8.

# Widows' Pensions

*Widows' Pensions are paid by the Commonwealth to widows and other women in several classes. There is a means test as to both income and property.*

The various classes of women provided for are—

- CLASS A: A widow who has the custody, care and control of one or more children under the age of 16 years. Maximum pension, £4 5s. a week, plus 10s. a week for each child after the first.
- 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. Maximum pension, £3 7s. 6d. a week.
- A widow who ceases to be qualified for a Class A pension when between the ages of 45 and 50 years because she no longer has a child in her care may qualify immediately for a Class B pension, subject to the means test.
- CLASS C: A widow, under 50 years of age, who has no children under 16 years of

age in her custody, care and control, but who is in necessitous circumstances. Pension of £3 7s. 6d. a week is payable for not more than 26 weeks immediately after the death of her husband or, where the widow is expecting to give birth to a child of her late husband, until the birth of the child when she may qualify for a Class A 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 if she is not less than 50 years of age. Maximum pension, £3 7s. 6d. a week.

The term "widow" for the purpose of these benefits includes, in appropriate cases, a deserted wife,

a divorcee, a woman whose husband is an inmate of a hospital for the insane and a "dependent female" as defined by the Social Services Act.

No woman may receive at the same time both a widow's pension and an age or invalid pension or a tuberculosis allowance.

### **Residential Qualification**

In order to qualify for a widow's pension, the claimant must have resided in Australia continuously for five years 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. Continuity of residence is not regarded as broken by absence in a Territory of the Commonwealth.

Periods of absence from Australia, in certain circumstances, count as residence. These are: absences due to war, absences during which the claimant was regarded as a resident of Australia for income tax purposes and occasional absences not exceeding in the aggregate one-tenth of the total period of residence and absence. A claimant is also deemed to have been resident in Australia during any temporary absence during which her home remained in Australia if, being then a widow, she maintained any of her children under 16 years who were dependent on her before she left Australia.

### **Aboriginal Natives**

Widows' pensions may be granted to aboriginal native women who have been granted exemption from State control laws, or who,

in any State where exemption is not provided for, are considered, by reason of character, standard of intelligence and social development, suitable persons to receive pensions.

### **Effect of Income**

A widow in Class A, B or D may have other income up to £182 a year (£3 10s. a week) without affecting her pension. Where the widow has one or more dependent children under 16 years, her allowable income is increased by £26 a year (10s. a week) for each child, less any payment (apart from child endowment) received for the child. If her other income exceeds £182 a year (plus the additional amount for children), the pension is reduced by the amount of the excess.

The effect of income is illustrated by the following example.

The maximum pension payable to a Class A widow with three children is £5 5s. a week. In addition, she may receive other income of £5 a week (£3 10s. plus 10s. for each of three children). Any income in excess of £5 a week would be deducted from the maximum pension of £5 5s. a week. Her total weekly receipts of income plus pension cannot exceed £10 5s.

A widow in Class B or D may have other income up to a total, with pension, of £357 10s. a year (£6 17s. 6d. a week). A Class D widow may receive additional income in respect of dependent children as for a Class A widow.

The provisions relating to income and property do not specifically apply to a Class C widow, who is entitled to a pension only if in necessitous circumstances.

"Income" includes earnings and any other form of income derived from any source, other than from property, but **does not include** a gift or allowance from the claimant's parents or children, a maternity allowance, child endowment or other payments in respect of children, a benefit from a friendly society, a payment in respect of illness, infirmity or old-age from any trade union, the value of State food relief or like assistance, interest on a Commonwealth war gratuity, Commonwealth hospital and medical benefits (including an amount received from a registered benefit organization up to the total amount of fees), pharmaceutical benefits or a tuberculosis allowance.

Any amount in excess of 15s. a week received by a deserted wife or divorcee from her husband, or former husband, for the maintenance of a child is taken into account as part of her income.

The value of free board and lodging is assessed at 12s. 6d. a week.

Payment is made fortnightly in cash at a Post Office nominated by the claimant or, where desired, by cheque posted to her address.

### **Claimants receiving War Pensions**

A woman who is receiving, in respect of the death of her husband, a war widow's pension under the Repatriation Act is not permitted to receive, in addition, a civil widow's pension.

A widow may, however, receive a civil widow's pension in addition

to a war pension (other than a war widow's pension) or a service pension, plus other income up to the appropriate limit of income plus pension.

### **Effect of Property**

A woman in Class B or D may have property (apart from her home, furniture and personal effects) to the net value of £211 and receive a full pension of £175 10s. a year (£3 7s. 6d. a week), subject to any deduction on account of income. The annual rate of pension is reduced by £1 for every complete £12 of the net value of property above £200 up to £1,750. If a woman in either Class B or Class D has property (apart from her home, &c.) of a net value of more than £1,750 she is disqualified for a pension.

There is no sliding scale in respect of the value of the property owned by a woman in Class A, but she is disqualified for pension if she owns property (apart from her home, &c.) worth more than £1,750. Thus, a woman in Class A who has one child may have property (apart from her home, &c.) valued at any amount up to £1,750 and receive a full pension, subject to any deduction on account of income.

"Property", as for age and invalid pensions, includes all real and personal property, such as houses or land or interests therein, money in a bank or invested or lent to any person, bonds, shares, interests in estates of deceased persons, live-stock, &c.

The value of the claimant's home in which she permanently resides, and of her furniture and personal effects, is disregarded entirely in determining her eligibility for pension.

Other types of property disregarded are: the surrender value (up to £750) of any life insurance policies; the capital value of any life interest, annuity or contingent interest; the value of any reversionary interest; any property to which the claimant is entitled from the estate of a deceased person but which has not been received by her, and the amount of any Commonwealth war gratuity. The Director-General of Social Services

has discretionary power to disregard the value of other property in special circumstances.

### **Persons Disqualified**

In addition to the disqualifications arising from income and property, certain women are specifically disqualified from receiving widows' pensions. They include—

- ④ A woman who is not a British subject, unless she was a British subject before her marriage.
- ④ A widow who is in receipt of a war widow's pension under the Repatriation Act in respect of the death of her husband.

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## ***History . . .***

Widows' Pensions were introduced by the Curtin Government in June, 1942. Maximum weekly rates then were: Class A, 30s.; Class B, 25s.; Class C, 25s.

Cost of living adjustments brought these rates to 32s., 27s. and 27s. respectively in August, 1943.

In 1945 the Chifley Government increased the Class A rate to 37s. 6d. and the Class C rate to 32s. 6d. In 1947 the maximum rates were each increased by 5s. a week, to 42s. 6d., 32s. and 37s. 6d. respectively, and pensions for women in Class D were introduced, at 32s. a week.

In 1948 the Chifley Government again made an all-round increase of 5s., bringing the maximum rates to: Class A, 47s. 6d.; Class B, 37s.; Class C, 42s. 6d.; Class D, 37s.

The means test was liberalized in August, 1946, and again in October, 1948.

In 1950, the Menzies Government made increases of 7s. 6d. a week in the Class A rate and 5s. in the rates for Classes B, C and D, bringing the maximum rates to: Class A, 55s.; Class B, 42s.; Class C, 47s. 6d.; Class D, 42s.

In 1951, the Menzies Government made increases of 10s. a week in the Class A rate, 8s. in the rates for Classes B and D, and 2s. 6d. in the Class C rate, bringing the maximum rates to: Class A, 65s.; Classes B, C and D, 50s. In addition, the means test was liberalized.

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- A woman who has directly or indirectly 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 or deserving of a pension.

#### **Continuance of Class A Pension**

The pension payable to a Class A widow may be continued after her child attains the age of 16 years if the child goes on with full-time education at a school or

university and is still dependent on the widow and is not in employment. This applies until the child reaches the age of 18 years.

#### **Absence from Australia**

Payment of pension ceases when a pensioner leaves Australia except where she proposes to reside in an external Territory of the Commonwealth. Payment may be continued during a pensioner's temporary absence in a country with which Australia has a reciprocal agreement. Where the pension is not continued during a pensioner's temporary absence from Australia, payment for not more than twelve weeks of the period of absence may be made on her return.

In 1952, the Menzies Government made further increases of 7s. 6d. a week in the Class A rate and 5s. in the rates for Classes B, C and D. These increases brought the maximum rates to: Class A, 72s. 6d.; Classes B, C and D, 55s.

In 1953, the Menzies Government made a general increase of 2s. 6d. a week, bringing the maximum rates to 75s. for Class A and 57s. 6d. for Classes B, C and D. In addition, the means test was liberalized.

In 1954, the Menzies Government further liberalized the means test.

In 1955, the Menzies Government made a general increase of 10s. a week, bringing the maximum rates to 85s. for Class A and 67s. 6d. for Classes B, C and D. In addition, the provisions which previously placed a limit on the total amount which a pensioner may receive by way of widow's pension plus war pension were removed.

In 1956, the Menzies Government amended the law to provide for pensions for Class A widows to be increased, subject to the means test, by 10s. a week for each child after the first. Another amendment made at the same time provided that a widow whose Class A pension ceases when she is between the ages of 45 and 50 years because she no longer has a child in her care may qualify, subject to the means test, immediately for Class B pension.

# Age Pensions

*Age Pensions are provided for men at 65 years of age and for women at 60 years of age. There is a means test as to both income and property. No person may receive at the same time both an age pension and an invalid or widow's pension or a tuberculosis allowance.*

## **Residential Qualification**

In order to qualify for an age pension, the claimant must have resided in Australia continuously for a period of at least 20 years which need not be immediately prior to the date of the claim for pension. Continuity of residence is not regarded as broken by absence in a Territory of the Commonwealth.

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

A claimant is also deemed to have been resident in Australia during any temporary absence during which his home remained in Australia, but in the case of a married man this concession applies only if, during his absence, he maintained his wife and any children under 16 years of age.

## **Aboriginal Natives**

Age 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, by reason of character, standard of intelligence and social development, suitable persons to receive pensions.

## **Rate of Pension**

The maximum rate of pension is £208 a year (£4 a week), plus £26 a year (10s. a week) for each child after the first if the pensioner is an invalid. Payment is made fortnightly in cash at a Post Office nominated by the pensioner, or, where desired, by cheque posted to the pensioner's address.

Pensioner-inmates of benevolent homes are paid £1 8s. a week of their pensions; the balance of the pension is paid to the home towards the cost of the pensioner's maintenance.

## **Effect of Income**

A pensioner may have other income amounting to £182 a year (£3 10s. a week) and receive a full pension, making his total receipts £7 10s. a week. If the pensioner's income from other sources exceeds £182 a year, the pension is reduced by the amount of the excess, but the total amount received by way of pension and other income remains at £7 10s. a week. If a



claimant's income from other sources amounts to £7 10s. a week (£390 a year), no pension is payable.

In the case of husband and wife (except where they are legally separated or in other special circumstances), the income of each is taken to be half the total income

of both, even if only one is a pensioner or claimant. Thus a married couple, where only one is a pensioner, may have an income between them of £7 a week from other sources, in addition to the full single pension of £4, making their total receipts £11 a week. Where the joint income from other

sources exceeds £7 a week, the pension is reduced by half the amount of the excess.

If both husband and wife are pensioners, they may have income between them of £7 a week from other sources and receive both pensions in full, making their total receipts £15 a week. Where their joint income from other sources exceeds £7 a week, each pension is reduced by half the amount of the excess income. Where the joint income from other sources reaches £15 a week (£780 a year) or more, no pension is payable.

The amounts quoted above are for pensioners without children. For pensioners with children, the allowable income is increased by 10s. a week for each child less any payment, apart from child endowment and child's allowance, received for the child.

"Income" includes earnings and any other form of income derived from any source, other than from property, but **does not include** a gift or allowance from the claimant's parents or children, a maternity allowance, child endowment or other payments in respect of children, a benefit from a friendly society, a payment in respect of illness, infirmity or old-age from any trade union, the value of State food relief or like assistance, interest on a Commonwealth war gratuity, Commonwealth hospital and medical benefits (including an amount received from a registered benefit organization up to the total amount of fees), pharmaceutical benefits or a tuberculosis allowance.

The value of free board and lodging is assessed at 12s. 6d. a week.

If the spouse of a claimant or pensioner receives a service pension under the Repatriation Act, the service pension is not counted as income, provided the claimant or pensioner does not also receive a service pension and the spouse is not in receipt of an age or invalid pension or a wife's allowance.

### Effect of Property

A pensioner may have property (apart from his home, furniture and personal effects) to the value of £209 and receive a full pension of £208 a year (£4 a week), subject to any deduction on account of income.

The annual rate of pension is reduced by £1 for every complete £10 of net value of such property above £200 up to £1,750.

Thus, if a pensioner has property (apart from his home, &c.) valued at, say, £350, he loses £15 of the annual pension. His pension is then £193 a year (£3 14s. a week).

A pensioner with property (apart from his home, &c.) worth £650 would lose £1 of pension for every £10 above £200. Thus he would have £45 deducted from the annual pension and would receive a pension of £163 a year (£3 2s. 6d. a week).

A person who has property (apart from his home, &c.) worth more than £1,750 is not entitled to receive any pension.

In the case of husband and wife (except where they are legally separated or in other special circumstances), each is regarded as owning half the property of both, even if only one is a pensioner or claimant.

Thus a pensioner couple could have £419 between them and each could receive the full pension. They would each lose only £1 of pension for every £20 of the value of their joint property (apart from a home, etc.) above £400.

If their joint property (apart from a home, etc.) is worth more than £3,500, neither is entitled to receive any pension.

"Property" includes all real and personal property, such as houses or land or interests therein, money in a bank or invested or lent to any person, bonds, shares, interests in estates of deceased persons, livestock, etc.

The value of the claimant's home in which he permanently resides, and of his furniture and personal effects, is disregarded entirely in determining his eligibility for pension.

Other types of property disregarded are: the surrender value (up to £750) of any life insurance policies; the capital value of any life interest, annuity or contingent interest; the value of any reversionary interest; any property to which the claimant or spouse is entitled from the estate of a deceased person but which has not been received by the claimant or spouse; and the amount of any Commonwealth war gratuity. The Director-General of Social Services has discretionary power to disregard the value of other property in special circumstances.

An unmarried pensioner (including a widower, widow or divorcee) may own his own home and furniture, have other property valued at up to £209 and income up to

£3 10s. a week and receive the full pension of £4 a week.

A married couple, where only one is eligible for a pension, may own their own home and furniture, have between them other property valued at up to £419 and income up to £7 a week, and receive one full pension of £4 a week.

A pensioner couple may own their own home and furniture, have between them other property valued at up to £419 and income up to £7 a week, and each receive the full pension of £4 a week.

### **Persons Disqualified**

An age pension is not granted to—

- An alien (except a woman who, before her 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 who is not of good character or deserving of a pension.

### **Absence from Australia**

Payment of pension ceases when a pensioner leaves Australia except where he proposes to reside in an external Territory of the Commonwealth. Payment may be continued during a pensioner's temporary absence in a country with which Australia has a reciprocal agreement. Where the pension is not continued during a pensioner's temporary absence from Australia, payment for not more than twelve weeks of the period of absence may be made on his return.

# Invalid Pensions

*Invalid Pensions are provided by the Commonwealth for persons aged 16 years or over who are permanently incapacitated for work or permanently blind. For persons who are not blind there is a means test as to both income and property similar to that for age pensions (see pages 16-19).*

No person may receive at the same time both an invalid pension and an age or widow's pension or a tuberculosis allowance.

A person is deemed to be permanently incapacitated for work if the degree of his permanent incapacity is not less than 85 per cent.

A person who is temporarily incapacitated is not eligible for an invalid pension, but may be eligible for a sickness benefit (see pages 8-10).

## Residential Qualification

The residential qualification for an invalid pension is continuous residence in Australia for at least five years, which need not be immediately prior to the date of the claim for pension. Where, however, a person became permanently incapacitated or permanently blind outside Australia (except during a temporary absence) residence of not less than 20 years in the aggregate is necessary. Continuity of residence is not regarded as broken by absence in a Territory of the Commonwealth.

Periods of absence from Australia, in certain circumstances,

count as residence. These are: absences due to war, absences during which the claimant was regarded as a resident of Australia for income tax purposes and occasional absences not exceeding in the aggregate one-tenth of the total period of residence and occasional absence. A claimant is also deemed to have been resident in Australia during any temporary absence during which his home remained in Australia, but in the case of a married man this concession applies only if, during his absence, he maintained his wife and any children under 16 years of age.

## Aboriginal Natives

Invalid pensions may be granted to aboriginal natives of Australia on the same conditions as apply for age pensions (see page 16).

## Rate of Pension

The maximum rate of pension is the same as for age pensions, i.e., £208 a year (£4 a week), plus £26 a year (10s. a week) for each child after the first.

Payment is made fortnightly in cash at a Post Office nominated by the pensioner or, where desired, by cheque posted to the pensioner's address.

### **Persons Disqualified**

An invalid pension is not granted to—

- An alien (except a woman who, before her 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 who is not deserving of a pension.

### **Effect of Income and Property**

The position (except for blind persons) is the same as for age pensions (see pages 16-19).

### **Blind Persons**

Subject to the following paragraph, all permanently blind persons, qualified in other respects, are eligible for a pension of £4 a week free of the means test. Additional pension of 10s. a week for each child after the first may also be granted but this is subject to the means test applicable to persons who are not blind.

A blind person receiving a war pension cannot receive more by way of invalid or age pension than the amount which would be payable to a person who is not blind and is receiving the "Special Rate" war pension for total and permanent incapacity. (The "Special Rate" war pension is £9 15s. a week, plus £1 15s. 6d. for a wife.) Income other than war pension is disregarded.

### **Absence from Australia**

The position is similar to that for age pensions (see page 19).

### **Wife's Allowance**

An allowance, not exceeding £1 15s. a week, may be granted to

the wife of an invalid pensioner, if she is living with her husband and is not receiving an invalid or age pension, or a service pension under the Repatriation Act. The rate of the allowance is affected by income and property on the same basis as an age or invalid pension.

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

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

### **Child's Allowance**

An allowance of £29 18s. a year (11s. 6d. a week) in respect of the first or only 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 allowance for a child is additional to the wife's allowance and may also be granted where the wife is ineligible for a wife's allowance on account of income or property.

A child's 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.

A child's allowance may be paid to a blind pensioner.

## *History of Age and Invalid Pensions*

Commonwealth age pensions were introduced by the Deakin Government in 1909. The pension was then 10s. a week and permissible income was also 10s. a week.

Invalid pensions were introduced by the Fisher Government in December, 1910, also at the rate of 10s. a week.

Variations in the rate of invalid pensions have since been the same as for age pensions.

The pension rate was first increased by the Hughes (Labour) Government in 1916 to 12s. 6d. a week, and the next increase, to 15s. a week, was made by the Hughes (Nationalist) Government in 1920.

The Bruce-Page Government increased the rate to 17s. 6d. a week in September, 1923, and at the same time raised the permissible income from 10s. to 12s. 6d. a week. In 1925 the same Government increased the pension rate by 2s. 6d. to 20s. a week.

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

The Lyons Government removed this provision in 1933 and introduced a system of cost of living adjustments. In 1935 an adjustment of 6d. a week brought the maximum rate to 18s. Two further increases of 1s. a week by the Lyons Government in 1936 and 1937 restored the maximum rate of pension to the 1925 level of 20s. a week. The provisions for cost of living adjustments were repealed in September, 1937.

An increase of 1s. a week was made by the Menzies Government in 1940 and the system of cost of living adjustments was re-introduced. An adjustment of 6d. in 1941 brought the maximum rate to 21s. 6d.

Later in 1941 the Curtin Government increased the pension rate by 2s. to 23s. 6d., and in the next two years, under the same administration, six cost of living adjustments and one increase of 6d. a week brought the pension rate up to 27s.



In November, 1943, as a result of a fall in the price index number, a reduction of 6d. was made in the pension to 26s. 6d. a week. This reduction, however, was restored in December, 1943, with retrospective effect, under National Security Regulations which also suspended the operation of the cost of living provisions. These provisions were repealed by the Curtin Government in April, 1944.

The Curtin Government in 1945 increased the pension rate by 5s. 6d. to 32s. 6d. A further increase of 5s. to 37s. 6d., was made by the Chifley Government in 1947.

In 1946 the Chifley Government liberalized the means test by increasing the permissible income from 12s. 6d. to 20s. a week and raising the property bar from £400 to £650.

The Chifley Government again increased the pension rate by 5s. to 42s. 6d. a week in 1948 and made a further liberalization of the means test, raising the permissible income to 30s. a week and the property bar to £750.

In 1950, the Menzies Government increased the pension rate by 7s. 6d. to 50s. a week and liberalized the means test for blind pensioners by raising the permissible income from £5 17s. 6d. to £8 a week.

In 1951, the Menzies Government increased the pension rate by 10s. to 60s. a week and liberalized the means test by raising the property bar to £1,000 and the permissible income for blind pensioners from £8 to £10 a week.

In 1952, the Menzies Government further increased the pension rate by 7s. 6d. to 67s. 6d. a week, provided a pension of 60s. a week free of means test to all qualified blind persons and repealed the provision which disqualified an invalid claimant under 21 years who was adequately maintained by his parents.

The Menzies Government in 1953 increased the pension rate by 2s. 6d. to 70s. a week, and made a further liberalization of the means test by raising the permissible income to £2 a week, the property exemption to £150 and the property bar to £1,250.

In 1954, the Menzies Government further liberalized the means test by raising the permissible income to £3 10s. a week, the property exemption to £200 and the property bar to £1,750, and by excluding income derived from property. Pensions for blind persons were also made entirely free of the means test.

In 1955, the Menzies Government increased the pension rate by 10s. to £4 a week. In addition, the provisions which

previously placed a limit on the total amount which a pensioner may receive by way of age or invalid pension plus war pension were removed.

In 1956, the Menzies Government increased the maximum pension rate for invalid pensioners, and for age pensioners who are invalids, by 10s. a week for each child after the first.

Allowances of 15s. a week for the wife and 5s. a week for one child of an invalid pensioner were introduced by the Curtin Government in July, 1943. The wife's allowance was increased to 20s. a week by the Chifley Government in 1947, to 24s. by the Chifley Government in 1949, to 30s. by the Menzies Government in 1951 and to 35s. a week by the Menzies Government in 1952. The child's allowance was increased to 9s. a week by the Chifley Government in 1949 and to 11s. 6d. a week by the Menzies Government in 1951.

## Funeral Benefits

*A Funeral Benefit of £10 is payable to the person who has paid, or is liable to pay, the cost of the funeral of an age or invalid pensioner or of a claimant who, but for his death, would have been granted an age or invalid pension.*

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

Where the cost of the funeral has been partly met from a contributory funeral benefit fund (except that of a friendly society or trade union), a funeral benefit is payable equal to the amount (not above £10) by which the cost of

the funeral exceeded the payment from the fund.

A claim for funeral benefit should be lodged within six months after the pensioner's death with the Commonwealth Director of Social Services in the capital city of the State in which the death occurred. Claim forms may be obtained from a Registrar of Deaths or from any office of the Commonwealth Department of Social Services.

Funeral benefits were introduced by the Curtin Government in July, 1943.

# Rehabilitation

*The Commonwealth Rehabilitation Service has been set up to help people who have been unable to work because of physical handicap or who have had to give up their employment because of sickness or injury.*

*It aims to restore disabled men and women to a state of fitness where they can earn their own living and lead independent and useful lives. This is achieved by a programme of rehabilitation which may include medical and hospital treatment, physiotherapy, remedial physical training, occupational therapy, provision of surgical aids, training for a vocation, job placement and follow-up. These are provided at the Commonwealth's expense.*

## Eligibility Conditions

The benefits of the Rehabilitation Service are available to—

- those receiving or eligible for an invalid pension;
- those receiving or eligible for a sickness or unemployment benefit;
- those receiving a tuberculosis allowance; and
- young people aged 14 and 15 years who, without treatment or training, would be likely to qualify for an invalid pension when they reach 16 years of age.

To be selected from these groups, a person must have a disability which is a substantial handicap for employment but is remediable (except in the case of the blind). There must also be a reasonable prospect of his engaging in a suitable vocation within three years after the commencement of treatment or training.

## Rehabilitation Centres

Treatment may be given in residential and day-attendance rehabilitation centres which have been established by the Department in all States except Tasmania, where a State Government centre is used.

Up-to-date facilities and methods help to achieve maximum physical restoration. Abilities which the disabled person still possesses and which may be of later use in employment are discovered and assessed. Particular attention is paid to helping the severely handicapped meet the demands of daily living.

## Artificial Aids

Where necessary, aids such as limbs, calipers, surgical boots, wheel chairs and spectacles may be provided. These are measured and fitted by specialists and the disabled person properly trained in their use.



### Vocational Training

Vocational training is given to offset the effect of physical handicap by equipping the disabled person to compete in the employment field with other people. It may be provided in—

- ① Government technical training institutions
- ② Universities and private colleges and institutions
- ③ Industry or commerce for on-the-job training in skilled or semi-skilled occupations.

Where class training is not practicable, correspondence courses may be arranged.

Books, tools and equipment, costing not more than £40 and required for training, may be supplied on loan. If, after training, a person wishes to retain any of these for use in his employment, he may do so but must pay for them by easy instalments when he has begun to earn a living.

### Job Placement

On completion of rehabilitation, many persons return to work with their previous employers or find their own jobs. The remainder are referred to a special section of the Commonwealth Employment

Service, Department of Labour and National Service, which helps in finding suitable employment.

Close liaison is maintained between the two Departments to ensure that the job selected is within the person's physical and mental capacity.

### **Follow-up**

After placement, the Rehabilitation Service keeps in touch with each person for a period of six months. If, at the end of that time, the job has proved satisfactory his case is closed.

### **Allowances**

During the treatment stage of rehabilitation the payment of the pension or benefit which the person was receiving, continues. If vocational training begins, the pension or benefit is suspended and a rehabilitation allowance, together with appropriate wife's and child's allowances, is paid instead. The rehabilitation allowance is equal to and calculated in the same manner as an invalid pension. In addition, a training allowance of 30s. a week is paid.

Provision exists for living-away-from-home allowances where it is necessary for a person to live away from home to undergo training.

The cost of fares and living expenses (including those of an attendant, where necessary) incurred in connection with treatment, training or attendance for an interview or for medical examination may also be paid.

### **Loans for Home Employment**

A person who has received treatment or training and is unable

to enter employment under normal conditions, but who could be satisfactorily established in some form of home employment may be granted a loan of up to £200. This is to enable him to purchase stock, plant or equipment.

Interest at the rate of 4½ per cent. per annum is charged on the loan, the terms and conditions of which are determined by the Director-General of Social Services.

### **Continuation of Benefit**

If, after rehabilitation, a person is unable to engage in suitable employment, he continues to receive the pension or benefit to which he is entitled.

### **Loss of Eligibility during Rehabilitation**

If, during the course of rehabilitation, a person receives income or acquires property and thereby becomes disqualified from receiving the pension or benefit, rehabilitation treatment or training may continue provided he pays the cost as determined by the Director-General.

### **Other Persons who may be Accepted for Rehabilitation**

The Director-General may arrange with a Commonwealth or State Authority or with a private organization or individual to provide rehabilitation treatment or training on the payment of costs involved.

This enables persons who do not qualify for the free service to obtain the benefit of rehabilitation on a payment basis.

## *History . . .*

In 1941, the Curtin Government introduced provisions for the vocational training of invalid pensioners who, if considered suitable, were encouraged to undertake a course of training to enable them to be placed in suitable employment.

In 1948, the Chifley Government inaugurated a comprehensive rehabilitation scheme to provide treatment and, where necessary, training for certain invalid pensioners and recipients of unemployment and sickness benefits.

In 1951, the Menzies Government increased training and living-away-from-home allowances and extended the maximum period of rehabilitation from two to three years.

In 1952, the Menzies Government amended the law to enable artificial replacements, surgical aids and appliances to be supplied, free of cost, to persons coming within the rehabilitation scheme. It also further increased living-away-from-home allowances.

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

In 1955, the scope of the Service was extended and two new classes were added, namely, persons in receipt of a tuberculosis allowance and persons between 14-16 years. In addition, the training allowance and living-away-from-home allowances were increased and provision was made for loans to enable certain disabled persons to engage in a vocation at home.

## **Reciprocal Agreements**

### **New Zealand**

An Agreement between the Governments of Australia and New Zealand for reciprocity in social services was signed at Sydney on 15th April, 1949, and 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.

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

### **United Kingdom**

An Agreement between the Governments of the United Kingdom and Australia was signed on 8th June, 1953, and came into operation on 7th January, 1954. Former residents of the United Kingdom living in Australia and receiving U.K. retirement or contributory old-age pensions are entitled in most cases, subject to the means

test and other conditions apart from residence, to have their U.K. pension supplemented by an Australian pension to bring the total up to the current pension rate for Australian citizens. The Australian supplement is a little less for a wife not insured in her own right and in a few other cases.

The same principles apply to persons who left the United Kingdom for Australia before reaching pension age. If they were contributors in the United Kingdom they will, in most cases, on reaching pension age be entitled to some pension from the U.K. Government which will be supplemented by Australia. The requirement of twenty years' continuous residence is waived in all the above-mentioned cases.

The principles for widows' pensions are similar to those for age pensions. The Agreement also covers invalid pensions, child endowment and unemployment and sickness benefits.

In return, the United Kingdom grants insurance credits, based on residence in Australia, to all persons who become permanently resident in the United Kingdom, thus giving them eligibility for the various U.K. benefits.

There is also provision to enable Australian age and widow pensioners to receive their pensions while temporarily absent in the United Kingdom. This also applies to child endowment.

# Homes for the Aged

*The Aged Persons Homes Act provides that the Director-General of Social Services may, on behalf of the Commonwealth, make grants to eligible organizations towards the capital cost of erecting or purchasing approved homes for aged people.*

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

## Eligible Organizations

Organizations that may be eligible to receive a grant are—

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

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

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

- it is carried on for the purpose of profit or gain to its individual members; or

- it is conducted or controlled by, or by persons appointed by, the Commonwealth or a State Government or by a local government authority.

## Approval of Homes

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

A home will not be approved unless—

- it was actually in course of erection on 4th May, 1954;
- its erection was commenced or it was purchased after that date; or





- it is proposed to commence its erection or to purchase it after the date of its approval as a home by the Director-General.

### Grants

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

- one half of the capital cost of the home as determined by the Director-General; or
- the amount, excluding moneys derived from borrowing or received from a Government or Government authority, raised by the organization towards the capital cost;

whichever is the less.

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

“Capital Cost” means—

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

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

The Director-General may make a grant only if he is satisfied that the eligible organization has in hand sufficient funds, together with the grant, to meet the capital cost.

The Director-General may impose terms and conditions before making a grant and he may require an organization to enter into an agreement. Such an agreement may require the organization to re-

pay the grant if the home ceases to be used as a home for aged persons.

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

## Health Benefits

*The Social Services described on pages 3 to 29 of this handbook are provided under the Social Services Act and are administered by the Department of Social Services.*

*Brief particulars of certain health benefits which specially concern social service pensioners and sufferers from tuberculosis are given hereunder.*

### Pensioner Medical Service

Free medical treatment of a general practitioner nature and free pharmaceutical benefits are available to all age, invalid, widow and service pensioners (and their dependants) whose pensions commenced before 1st November, 1955. Pensioners whose pensions commenced on or after that date may participate in the Pensioner Medical Service provided their income from other sources does not exceed £2 a week. People receiving tuberculosis allowance and their dependants are also eligible. Entitlement cards for the Service are issued by the Commonwealth Director of Social Services in each State.

### Tuberculosis Allowances

Allowances are provided for sufferers from tuberculosis and their dependants with the object of encouraging sufferers to refrain from working and to undergo treatment, minimizing the spread of tuberculosis and promoting the better treatment of the disease.

The rates of allowance are: £6 2s. 6d. a week for a single person without dependants, or £4 a week where he is receiving hospital treatment free of charge; £9 12s. 6d. a week for a married sufferer with a dependent wife. An additional 10s. a week is payable in all cases for each dependent child under 16 years of age (in addition to child endowment).

There is a means test as to income but not as to property. A sufferer receiving the single person's rate of £6 2s. 6d. (or £4) a week may have other income of £3 10s. a week without reduction of the allowance. A sufferer receiving the married person's rate of £9 12s. 6d. a week may have (between himself and his wife) other income of £7 a week before any reduction is made in his allowance.

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

# *How to Apply for Benefits*

Any office of the Commonwealth Department of Social Services will be pleased to answer inquiries on any matters connected with social service benefits.

## **Claim Forms and Information Sheets**

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

Claim forms for maternity allowance and child endowment may be obtained also from any Registrar of Births. Claim forms for unemployment and sickness benefits are available also from any Registrar of Unemployment and Sickness Benefits.

## **Lodgment of Claims**

### **Age, Invalid and Widows' Pensions**

Claimants living in metropolitan areas should lodge their claims with the Commonwealth Director of Social Services in the capital city of the State in which they reside. Other claimants should lodge their claims with the nearest Commonwealth Registrar of Social Services.

### **Maternity Allowances and Child Endowment**

Claims should be sent to the Commonwealth Director of Social Services in the capital city of the State in which the claimant resides. They should be lodged within six months after the date of the birth or, where the claim is for child endowment only, within six months after the date on which the claimant became eligible.

When claiming maternity allowance, the relevant portion of the claim must be completed by the doctor, midwife or other person who attended the mother at the birth.

### **Unemployment and Sickness Benefits**

Claims should be lodged with the nearest Registrar of Unemployment and Sickness Benefits or Regional Registrar of Social Services, or, in districts where there is no Registrar, with the District Agent or the District Employment Officer. A medical certificate should be attached to a claim for sickness benefit, but lodgment of the claim should not be delayed on this account.

