

Emergency Relief

by

David Griffiths

**A Report by the
Australian Government
Social Welfare Commission**



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EMERGENCY RELIEF

A Report prepared for the
Social Welfare Commission
by
David Griffiths
of The Brotherhood of St Laurence,
with
Recommendations by the Commission

A Social Welfare Commission Report

April 1975

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P.O. Box 732,
Queanbeyan, NSW, 2620
Telephone (062) 97 4322

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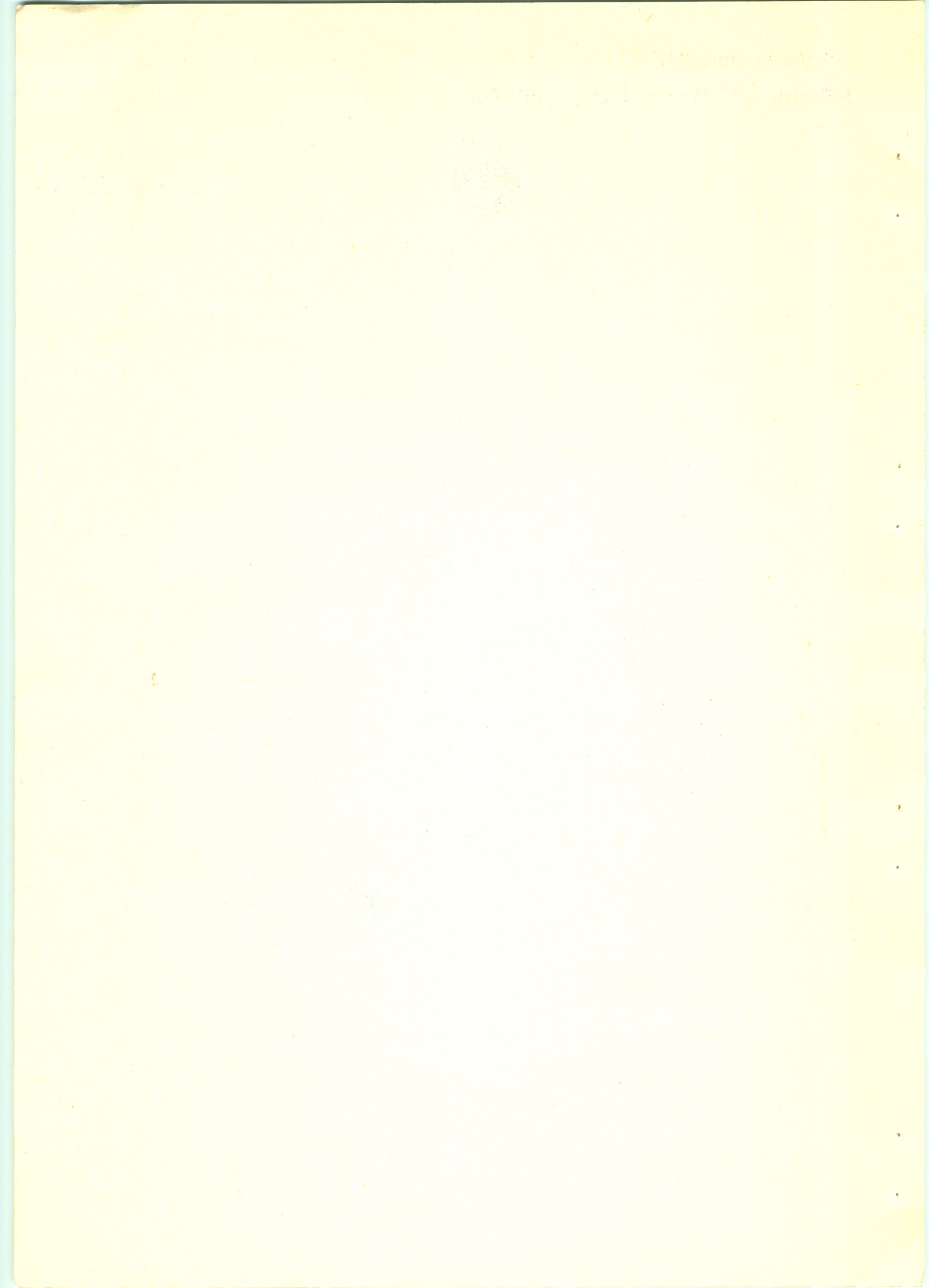
I am pleased to present to you printed copies of the Report "Emergency Relief" prepared by David Griffiths of the Brotherhood of St. Laurence for the Social Welfare Commission together with the recommendations of the Commission on this subject.

These recommendations were originally transmitted to you last December when you asked that the report be printed to give this topic wider circulation.

The study by David Griffiths of the Brotherhood of St. Laurence was arranged in mid-1973 in response to your requests for the Commission to consider the matter of emergency relief. A working paper was prepared in that year and subsequently re-edited by the author during 1974.

I would be glad if you could now make copies of this Report available to the Parliament.

(MARIE COLEMAN)
CHAIRMAN



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SOCIAL WELFARE COMMISSION

Comments and Recommendations

Brotherhood of St Laurence Recommendations

In this report the Brotherhood of St Laurence has proposed recommendations which, if implemented, would fill the gaps left in the present system of Australian and State Government income maintenance programs, and in the operations of the voluntary sector. The report highlights the "virtual absence of co-ordination and consistency of emergency relief programs between and within States", the way in which "the amount, the type and the conditions of assistance varies from State to State and from agency to agency", and the rationale generally applied by which "the poor are treated as irresponsible and incapable of knowing their own requirements and how best to satisfy them". The present system has gaps where people clearly in need are not given enough help, where the assistance given is often subject to demeaning scrutiny and conditions, and where it is often given in such a way as to limit the free choice of activity of the individual.

The proposals made in this study involve amending the Australian and State Government pensions and benefits program in order to broaden its coverage, to increase its assistance level, its flexibility, and its humanity. They involve an increased role by the Australian Government in the provision of services which might reduce the need for emergency relief. The recommendations are

- (a) to broaden the coverage of Government pensions and benefits by making the Australian Government responsible for basic income security and emergency relief for all people presently eligible for pensions and benefits and for low income earners and Housing Commission tenants; by abolishing the seven day waiting period for unemployment and sickness benefits; by making the special benefit and other social security allowances available to people pending investigation of eligibility for pensions or benefits and by making the special benefit available to anyone else in need (Recommendations 12.2, 12.3, 12.5 and 12.10).
- (b) to increase the level of government assistance by increasing all benefits and pensions; by making the special benefit rate equivalent to pension rates; by making the supplementary assistance available to beneficiaries; and by having the allowable income the same for pensioners and beneficiaries (Recommendations 12.1, 12.4, 12.6 and 12.7).
- (c) to increase the flexibility of the Australian Government program by allowing special benefit and supplementary assistance to be provided through all Social Security offices, and to agreed offices of State or local government, or approved voluntary agencies; and by allowing *some* discretion on the part of administrative officers (Recommendations 12.9 and 12.10).
- (d) to increase the humanity of the program by paying assistance to deserted wives without the requirement that they take maintenance action against their husbands; by paying special benefit and supplementary assistance purely on the basis of need, in cash (unless the applicant asks for assistance in kind), and according to public criteria, with regard to relief available eligibility, rights of applicants, conditions under which relief is given, and the amount and kind of administrative discretion allowed (Recommendations 12.8 and 12.10); and
- (e) to reduce the need for emergency relief by keeping social workers of the Department of Social Security involved in direct service counselling, and by providing increased services such as casework counselling, benefit advice, management services and a community co-operative which provides interest free loans to members (Recommendations 12.11 and 12.12).

Comments

One clear conclusion which can be drawn from the Brotherhood study is that great complexities and problems are inherent in any attempt to supply emergency relief to people when they most need it and in the form required. A guaranteed minimum income may reduce the occasions in which emergency relief is required, but it will still be required when crises occur, and where they occur; it must be accessible to people experiencing the crises, and it must be in the appropriate form to meet the crises.

A generous guaranteed minimum income scheme will still leave three sets of circumstances requiring special relief measures

the "natural disaster" (fire, flood, cyclone) in which an individual or family is rendered temporarily destitute.

the "financial crisis" including impending eviction for non-payment of rent, repossession of essential household items because hire purchase payments are in arrears, legal action for recovery of debts beyond the debtor's capacity to pay and cessation of supply of electricity or gas because payment of an account is overdue.

recurrent budgetting crises (which may manifest themselves in the situations outlined above), brought about by inability to budget realistically or appropriately.

The Government can do a great deal in its income security program to limit the need for emergency relief, but there is some doubt about its ability to act with the flexibility required when relief is to be given in crises situations. The Brotherhood study emphasises the role to be played by major statutory income security agencies, particularly the Department of Social Security via its special benefit and supplementary allowance. The systems presently conducted by these agencies, however tend to be both rigid and fragmentary and impede service delivery. If relief is to be provided in an emergency whenever this occurs, then it should be provided by bodies other than statutory agencies alone. There are three major reasons for this

- 1 Emergency relief, by its very nature, should be available as soon as crises arise, regardless of time of day or week. The needs for such relief cannot be conveniently expressed during the hours worked by Government Departments. Provision of emergency relief by Government alone can mean a lack of service during evening hours and throughout weekends.
- 2 Emergency relief must also be readily accessible to those in need. In spite of the Department of Social Security's program of regional welfare service provision, direct access to emergency relief for a person in an emergency situation would seem, at best, very difficult if such a service is seen as a sole Government prerogative. Further, there is a need for widespread and readily available contact points if an emergency relief program is to succeed, and information on such a program must be widely disseminated.
- 3 The type of relief available should be adaptable and varied. The nature of emergency relief is such that money may not always be the most appropriate form of relief to be provided. Assistance of a variety of kinds must be available. In cases where financial assistance is appropriate, the audit requirements and the need for detailed guidelines tend to make agencies such as the Department of Social Security less flexible than is desirable in an effective, easily accessible emergency relief service.

This is not a reflection on the conduct of statutory income security agencies, but a comment on what seems to be the type of functions appropriate to their natural method of behaviour.

If it is agreed that an effective emergency relief program should have characteristics which make the service accessible, flexible, varied and publicly recognised, then far greater consideration should be given to programs designed to assist community based organisations in providing effective emergency relief measures, as opposed to devising emergency relief policies for statutory bodies. It is a logical extension of the "consumer-participant" approach to social welfare planning that it is those local organisations, involved on a day-to-day basis with the needs of their communities, which are in the best position to know local demands for welfare services. In the specific context of emergency relief, it is frequently a local organisation to which a person turns in an emergency, because the organisation is more accessible, more widely known and because the service provided is seen as flexible, varied and therefore responsive to the *specific* need.

A frequent criticism of emergency relief proposals involving community participation is the danger that the program may fall into the hands of non-professionals who may bring antiquated, prejudiced and judgemental attitudes into the provision of relief to client groups. There is no reason to believe that these same attitudes will not be held by public servants providing emergency relief, and it should also be recognised that many community organisations possess sophisticated social attitudes founded on

enlightened and progressive values. Narrow social attitudes are not the preserve of any particular type of organisation, but are mostly a result of isolation which can be alleviated by improved communication between organisations, and the introduction of continuing training courses for both "qualified" and "unqualified" persons in welfare organisations.

In addition then, to ensuring greater responsiveness in the provision of emergency relief by statutory bodies as suggested by the Brotherhood, there is a further case that emergency relief programs should be established on a basis already provided, to some extent, by local government authorities and community organisations in collaboration.

Reducing the Need for Emergency Relief

There is much that Government can do to limit the need for emergency relief. The Social Welfare Commission has suggested certain interim recommendations about income maintenance in the recent *Paper Review of the Interim Report of the Commission of Inquiry into Poverty*. Those recommendations include

- . a supporting father's benefit equivalent to the present supporting mother's benefit
- . abolition of the seven day waiting period for unemployment and sickness benefits
- . a family income supplement for low income earning families
- . increased child allowance for pensioners and beneficiaries
- . reduction of the 10 year residency qualification for the pension
- . broadening the eligibility for supplementary allowance

These measures would do much to limit the need for emergency relief.

The crises due to administration of benefits and pensions can also be minimised by further action by

- . the Australian Government taking over responsibility for benefits now the responsibility of State Governments during the first six months of eligibility (crises which sometimes now occur on transfer of responsibility can be eliminated).
- . making the special benefit available pending investigation of eligibility for pension or benefit (it should also be made available pending investigation of eligibility for the new Government re-training scheme).
- . making assistance for deserted wives available without the condition that they undertake maintenance action against their husbands.

(This last point is designed to avoid the delay in receiving income which the procedure engenders, and also to eliminate a condition which often reduces the chances of an early marital reconciliation).

The Social Welfare Commission supports all these proposals aimed at limiting the need for emergency relief (most of which are included in the Brotherhood recommendations).

Once the final report of the Poverty Inquiry is released, far more comprehensive, long-term changes to the income security system can be considered than are proposed here.

Emergency Grants

For emergency relief to be effectively provided on a local network level, the relief program should

- . be carefully planned, and include local decision-making to ensure that it is responsive to local community needs
- . be integrated with the general range of community health and welfare service provisions
- . be guaranteed an adequate financial base to maintain maximum service delivery effectiveness
- . receive regular professional support
- . be capable of evaluation and assessment

The foundation for the provision of emergency relief on a local community level exists in the Australian Assistance Plan which is aimed at a comprehensive and integrated social welfare program for Australia. It is suggested that, in addition to fulfilling the requirements as outlined, Regional Councils for Social Development to be established under the Australian Assistance Plan, should provide the administrative, planning and integrative functions considered necessary for the community component of emergency relief provisions. The Regional Councils will have representation from local government authorities, various State and Australian Government statutory agencies, consumer groups, trade and business associations and a multiplicity of community organisations.

Once the Australian Assistance Plan is operational, most Australian Government funding for emergency relief should be directed to the Regional Councils. Such an allocation should be separate to the capitation grant and other financial allocations provided under the Australian Assistance Plan. The emergency relief allocation may vary among regions relative to the incidence of need for emergency relief, e.g. occurrence of crises which pensions and benefits are likely to prove inadequate to cover.

It may be necessary to allow for direct funding of centralised agencies in areas where clientele do not fall within a regional pattern or where the centralised agencies nevertheless operate in close association with the Regional Councils. In some areas there may be an emphasis on channelling emergency relief funds through local government authorities; through professional or semi-professional voluntary agencies such as Red Cross or Citizens Advice Bureau; through purely voluntary organisations such as churches or service clubs; or in some areas through local branches of trade unions or Trades and Labour Councils. Other possibilities include the disbursement of emergency relief through greater decentralisation of offices of statutory departments such as Social Security. It can be expected that varying combinations of these outlets will operate to reflect regional variations in community structures.

In line with the detailed requirements of an effective emergency relief provision, the relating of this provision to the Australian Assistance Plan structure carries the following advantages

- emergency relief provisions are rationally planned with consumer participation in both planning and operation
- emergency relief becomes fully integrated into the total fabric of community welfare services
- Australian Government funding can be allocated on a needs basis among regions
- the type of relief can vary substantially from the cash forms, which in itself is difficult to achieve via statutory benefits
- emergency relief can be accessible virtually at *all* times and can be located at a number of points within the region.

Before the full-scale establishment of the Australian Assistance Plan the major portion of Australian Government assistance for emergency relief will need to be allocated to community organisations directly rather than through the Regional Councils. Such allocation may be based on the level of relief work currently undertaken. Allocation for new community organisations will need to be held back until Regional Councils are able to make the appropriate planning decisions necessary for the best utilisation of funds. Grants to organisations should be administered by the Department of Social Security, and such grants may be continued in future depending on the way in which the organisations operate in co-ordination with the operations of the Australian Assistance Plan.

The Commission recommends that some of the regions receiving capitation grants under the Australian Assistance Plan during the experimental phase, should receive tied grants for emergency relief. The Commission may then evaluate the effectiveness of an emergency relief program conducted in this way before it is generalised across Australia.

Emergency Loans

The Brotherhood makes brief mention, in its recommendations on possible related services, of a community co-operative which provides interest free loans to members. The role of loans in an emergency relief program can be of major importance for four related reasons

- 1 Many people apply for assistance from welfare agencies as a last resort, and view with considerable disdain being forced into the situation. They regard cash or grants in kind as demeaning,

and they only take them by "swallowing their pride". A loan scheme, by being more of a market mechanism, is far more acceptable to these people and provides assistance without degradation.

- 2 A corollary of the above is that a loan scheme is likely to reach a range of people who are in need but are not presently served through the existing welfare system.
- 3 Some consumers of welfare could get themselves out of "the system" entirely if they were given access to liquidity without exorbitant rates of interest. Cash grants may never be great enough to make this possible.
- 4 Loans involve a lesser actual expenditure by the community (or government) than attempts to provide the same assistance through grants.

An outline of a system whereby such loans could operate exists in draft legislation before the Parliament concerning the Aboriginal Loans Commission and, in particular, the Aboriginal Housing and Personal Loans Fund. The fund is to be open to individuals, and to organisations in order to allow them to make loans to individuals. A similar fund for low income earners generally could be operated through the Department of Social Security. People could apply directly to the Department, be referred to the Department via the Commonwealth Bank, or have access to loans borrowed from the fund by community organisations.

By allying the scheme as far as possible to existing market operations the scheme will not be seen as in any way demeaning, yet, at the same time, by allowing it to also operate through welfare agencies it can be used in close co-ordination with other welfare services for current welfare consumers. It can be co-ordinated with the Australian Assistance Plan in the future by administrative procedures perhaps restricting the funds for a region to a Regional Council or organisations as approved by a Regional Council (with certain exceptions in the case of supra-regional bodies).

The fund would need to be administered along lines similar to those outlined in the Aboriginal Loans Commission Bill for the Aboriginal Housing and Personal Loans Fund. It would need also to have a means test involving both income and assets.

The fund would basically attempt to provide loans for items such as

medical, dental and funeral expenses

household effects

vehicles for purposes connected with the earning of income

payment of expenses for or in connection with education

the repayment of existing debts

bond money or other expenses related to accommodation costs other than new home buying.

The loan fund should operate with maximum flexibility with the only constraint being that the loan should be made in terms of demonstrable need.

Further Research

Both the Brotherhood study and this paper give rise to a number of avenues for further investigations

- 1 As indicated in the Brotherhood study, there is a paucity of documented material on emergency relief. That study itself was based on the collection of known and/or available data. Little or no evaluation has been carried out on available data, with many agencies having no record of numbers of clients, the type of emergency relief provided, or the time period over which such relief was provided.
- 2 Related to the need for a more comprehensive data bank, a longitudinal study is indicated if the effectiveness of present emergency relief programs is to be usefully assessed, and evaluated in terms of longer term social welfare objectives. Investigation is also required into the degree of participation of community organisations in emergency relief programs. This requires as a first step a more concise definition of "emergency relief" than given in the Brotherhood study.

Further it requires a level of co-ordination of effort to avoid unnecessary and expensive duplication of service provision. In particular, it has been suggested that such a co-ordinated approach may occur within the Regional Councils for Social Development provided for under the Australian Assistance Plan.

- 3 The role of local government in providing emergency relief requires further study, particularly in areas where regional social planning units are not operating and to ensure that funds allocated for emergency relief are expended for that purpose.
- 4 Many of the recommendations of the Brotherhood study and points raised in this paper, directly relate to other areas which impinge upon the general area of social welfare services. For example, related research in the areas of incomes maintenance policy and the Australian Government's homeless persons program must be undertaken before a comprehensive emergency relief proposal is formulated.

Summary of Social Welfare Commission Recommendations

Reducing the need for emergency relief

- 1 A pension and fringe benefits equivalent to those for widows and subject to similar conditions should be made available to men bringing up children on their own. The cost for a full year, given present rates of benefits, would be between \$25 and \$35 million.
- 2 The seven day waiting period for unemployment and sickness benefits should be abolished, but that the benefit should be payable only when the person is unemployed or sick for more than seven days. The cost for a full year, given present rates of benefits, would be approximately \$24 million.
- 3 A Family Income Supplement for intact families of working men should be introduced so that a family receiving earned income equal to the minimum wage should receive supplementary assistance, including child endowment, sufficient to take their income net of taxation to the equivalent pension plus allowances. The cost of this is almost impossible to calculate but is estimated, given the current pension rate, the higher children's allowance suggested below and the current minimum wage, at between \$45 and \$70 million for a full year.
- 4 The children's allowance should be increased from the present \$5.50 per week to \$10.00 per week for children of age, invalid, widow and service pensioners, supporting mothers and fathers, and unemployment and sickness beneficiaries. The cost is estimated at \$65 million for a full year.
- 5 The residency qualification for the pension should be reduced from ten years to three years, or at gaining citizenship. The cost is currently estimated at \$13.8 million for a full year with a further \$0.8 million when the means test is abolished for persons aged 70 to 74 years.
- 6 The Australian Government should take over from the States responsibility for paying supporting mother's benefit for the first six months. The cost, in addition to that paid to the States under the *States Grants (Deserted Wives) Act* is estimated at \$7 million in a full year.
- 7 Special benefit should be used to a greater extent as an emergency aid grant, and should be made available generally pending investigation of pension or benefit eligibility. The various allowances available for other beneficiaries should also be available to special beneficiaries. The cost cannot be estimated accurately, but is not likely to be very extensive.
- 8 The supplementary assistance should be provided in those cases where a pensioner family has essential costs over and above those provided for in the basic pension. Primarily this would involve housing costs. It should not be restricted to those renting accommodation. The cost cannot be estimated at this stage.
- 9 The condition on the deserted wives benefit that some maintenance action must be taken, should be abolished. The net cost is unknown; some cost would be involved where deserted wives receive no benefit from husbands because no maintenance action has been taken, but there would also be considerable savings from wasted legal costs.

Emergency Cash Grants

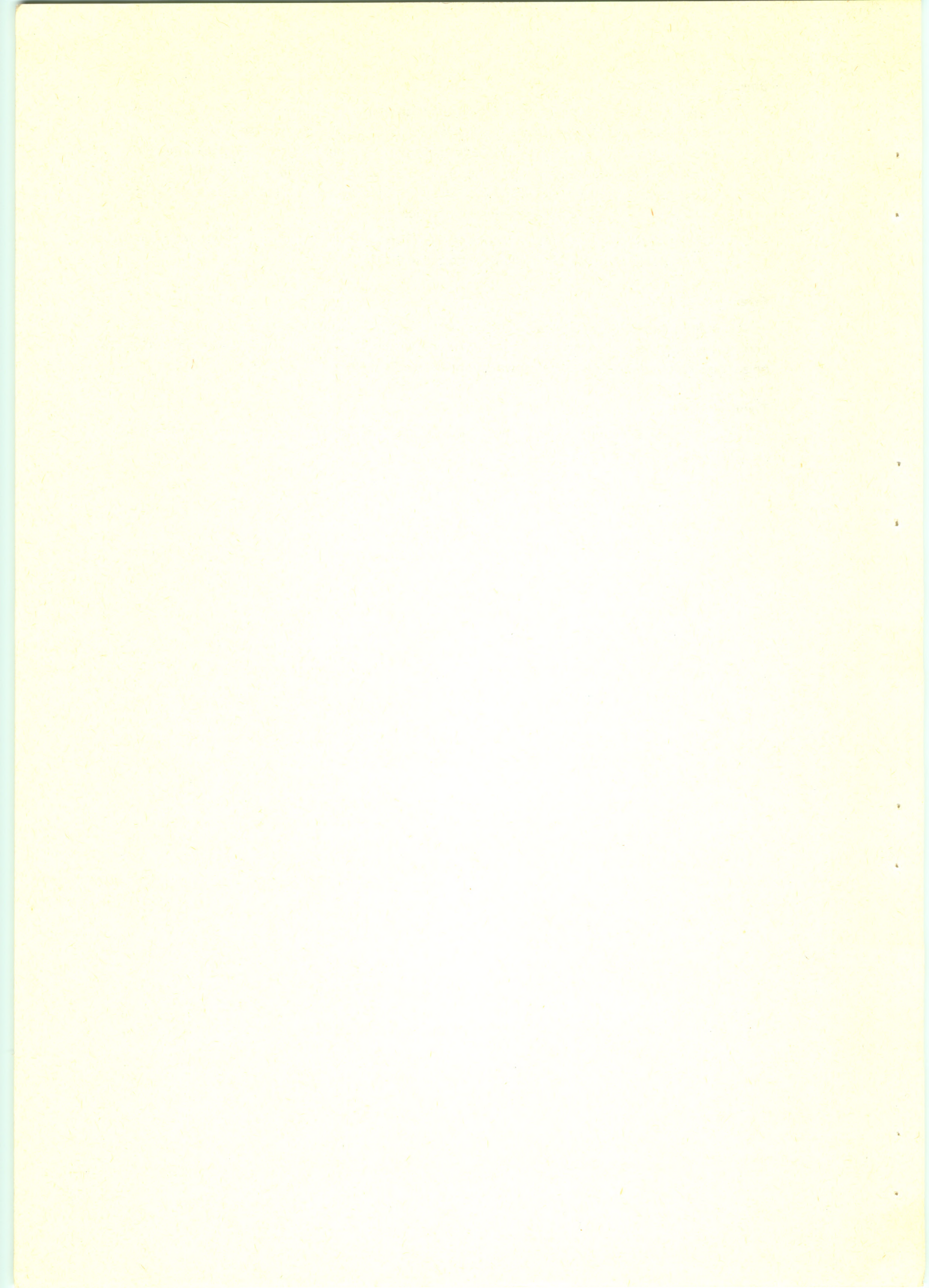
- 1 Pending the full implementation of the Australian Assistance Plan and a longer-term arrangement for Government assistance to voluntary welfare organisations, the Australian Government should support voluntary agencies involved in emergency relief. Up to \$2 million should be made available upon application to organisations requiring extra assistance according to their need, the service they provide, and their clientele. The grants should be for the specific purpose of emergency relief, or related counselling services.
- 2 Certain experimental grants for emergency relief programs should be given to selected Regional Councils. Up to \$200,000 should be allocated in 1974/75.

Emergency Loans

A loan fund should be established through the Department of Social Security pending the introduction of the Australian Assistance Plan. Up to \$10 million should be made available for loan in 1974/75 on an interest-subsidised basis. The cost would not exceed \$1 million.

Training Schemes

Detailed recommendations are being developed in separate studies in the Commission on information systems and social welfare manpower.



CHAPTER ONE: Introduction and Definition

1.1 This study began with a working definition of emergency relief as short-term and immediate assistance in cash or kind to families and individuals in need.

1.2 Although many agencies agreed with defining emergency relief as temporary and immediate assistance in situations of crisis, the definition proved difficult to sustain.

1.3 The Australian Jewish Welfare and Relief Society contends¹ "that all relief is emergency relief" which might mean providing a permanent income of \$15 a week to supplement an age or invalid pension, and the Department of Social Welfare in Tasmania argues² that it has "some difficulty in separating 'emergency' relief from its normal forms of assistance . . . there is an element of 'emergency' in almost every application for assistance from a deserted wife".

1.4 Differences in definition affect attitudes, provisions and policies. If crisis situations are defined as immediate and temporary then relief will be of an immediate and temporary nature. But if the crisis is symptomatic of a deeper and more fundamental situation then immediate and temporary relief will only patch up a crisis until the next.

1.5 The Victorian Council of Social Service³ suggests that voluntary "agencies which see relief in terms of significantly improving their clients' standards of living provide cash grants which are to be used for food, clothing, rent, bond money, gas and electricity bills, and occasionally for the payment of debts. Where relief is seen as a temporary, short-term measure to every immediate crisis, emphasis is on small amounts of financial relief and more relief in mind — especially food, clothing and accommodation. In these cases the element of choice is removed for the recipient of relief and the agency is given greater control over the situation".

1.6 The New South Wales Division of the Australian Red Cross Society⁴ suggests that the inadequacy of pension and benefit rates to meet the monetary needs of families has "caused us to spend funds on payments for rent, hire purchase, mortgages, rates and taxes, and electric light and gas bills, as well as basic food requirements, in situations which could not be termed 'emergency', but are real crises in the life of a family if, for example, where fuel or water supplies are disconnected and eviction notices served . . . Owing to the low pension and benefit levels, many recipients are chronically in situations where their basic maintenance requirements have to be met by voluntary agencies. It is very difficult to fraction out the exact point where emergency relief and longer-term help meet".

1.7 Difference in definition has meant that the information obtained is incomplete. In Queensland the responsibility for families and individuals in need is shared between the Department of Tourism, Sport and Welfare Services and the Department of Children's Services. Information was obtained from both Departments. In response to the emergency relief questionnaire, the Department of Tourism, Sport and Welfare Services provided information on an Emergent Relief Fund which amounted to \$700 in 1972-73 but did not provide information on Relief Assistance which amounted to \$22,000 in 1972-73⁵: "It is pointed out that there is no provision within the Department as 'Emergency Relief' but since 1950 an Emergent Relief Fund in respect of Brisbane has been administered within the Relief Assistance Office in Brisbane. There is no firm and authoritative advice with respect to the institution of the Fund which dates back to the mid-1930s. It is possible that the enquiry may actually relate to Relief Assistance itself which, because it can be made available at any Issuing Office very quickly and almost on an 'on the spot basis' could be regarded as an especial grant approved for 'emergencies' although no such condition applied".

1.8 The definition of emergency relief has been revised for the purpose of this report to mean assistance in cash or kind to families and individuals in need by voluntary and statutory agencies other than statutory pensions and benefits provided by the Australian Government.

1.9 The study has been limited to the collection of known and/or available facts. There is a paucity of documented material on emergency relief. Most statutory and voluntary agencies have been reluctant to issue policy statements, and limited resources have prevented evaluations of programs and the collection of basic data.

1.10 Most statutory and voluntary agencies were unable, for instance, to provide information on the number of applicants awaiting or receiving statutory payments. This is of crucial significance because

most agencies also indicated that the waiting period and inadequate statutory payment levels are major contributing factors in the need for emergency relief.

1.11 Visits were made to Adelaide, Canberra, Perth, Hobart, Brisbane, Sydney, Alice Springs and Darwin.

1.12 A questionnaire was prepared and distributed to voluntary agencies directly by the researcher or the State Councils of Social Service.

1.13 Meetings were held with staff from State Welfare Departments, State branches of the Department of Social Security and with representatives from voluntary agencies.

1.14 It was not possible in the time available to contact all the voluntary agencies providing emergency relief and contact made was facilitated by the State Councils of Social Service. Replies to the questionnaire were received from 47 voluntary agencies.

1.15 A long-term study is necessary if existing information is to be assessed adequately and if it is intended to properly assess whether objectives are being accomplished. There is also a need for ongoing evaluation of emergency relief programs "at regular intervals as to the efficiency and effectiveness in achieving its stated goals", because "discrepancies can arise between the goals and actual programs". What is necessary is to build in evaluation procedures⁶.

References

- 1 Victorian Council of Social Service, *Emergency Relief : A Working Paper on the Role of Voluntary Organisations in Victoria*. VCOSS, October 1973, p.11.
- 2 *Replies to Questionnaire – Emergency Relief*, Department of Social Welfare, Tasmania, p.1.
- 3 Victorian Council of Social Service, *op. cit.* p.13.
- 4 Dorothy Davis, *Emergency Relief*, N.S.W. Division, Australian Red Cross Society, 4th September, 1973, p. 1-2.
- 5 *Questions on Emergency Relief*, Department of Tourism, Sport and Welfare Services, 9th October, 1973. p.1.
- 6 Brotherhood of St Laurence, *Affirmations*, 1974, p.4.

CHAPTER TWO: Recommendations

- | | |
|---|--------------------------|
| 2.1 Pension and benefit levels should be raised, realistically related to and periodically adjusted to changing standards of living in the community. This would be a positive and serious contribution towards minimising the need for emergency relief. | Section 11,
p.46-52 |
| 2.2 The Australian Government should accept full responsibility for providing basic income security and emergency relief for:
(a) those persons receiving or awaiting pensions and benefits;
(b) other persons in necessitous circumstances, such as Housing Commission tenants, and minimum wage earners. | Section 11,
p. 46-52 |
| 2.3 The seven-day waiting period for unemployment and sickness benefits should be abolished. | Section 7,
p. 26-34 |
| 2.4 Special benefit rate and conditions should be equivalent to pension rate and conditions. | Section 10,
p. 41-45 |
| 2.5 Special benefit should be available as a weekly grant to needy persons who are not eligible for other statutory pensions and benefits. | Section 10,
p.41-45 |
| 2.6 An emergency benefit should be introduced. | Section 12,
p. 53-56 |
| 2.7 The supplementary assistance available to pensioners should be available to beneficiaries. | Section 12,
p. 53-56 |
| 2.8 Allowable income should be the same for pensioners and beneficiaries. | Section 12,
p. 53-56 |
| 2.9 Special benefit and emergency benefit should be provided through any one of the 69 offices of the Department of Social Security. By arrangement and agreement in areas where no reasonable access was available these could be provided by State Governments, approved local government authorities and approved voluntary agencies. | Section 9,
p. 38-41 |
| 2.10 The following criteria should be observed in the provision of special and emergency benefit:
(i) The program would be non-categorical, covering all persons without distinctions.
(ii) Assistance would be available to people on the basis of need.
(iii) Assistance would be available in an efficient, dignified and consistent fashion.
(iv) Assistance would be in cash but applicants would have the choice of opting for in-kind assistance.
(v) Assistance should be available in cash or cheque on the day of application. If it is not possible to provide cash, then an arrangement could be made with the Commonwealth Bank to accept cheques from the Department of Social Security.
(vi) The programme would be based on public criteria which spells out the relief available, the eligibility criteria, the rights of applicants, the conditions under which relief is given and the amount and kind of administrative discretion allowed. | Sections 3-6,
p. 8-25 |

- (vii) Statistics would be maintained on the amount of assistance provided, the reasons for assistance and the circumstances of recipients.
- (viii) There would be internal and independent evaluations of relief assistance programs including supervision of subordinates by superiors, audit and inspection controls, random sample checking and research.

- 2.11 Provision should be made for supporting services such as casework counselling, budget advisory, home management services and a community co-operative which provides interest free loans to members. The provision of such services is the objective of the Australian Assistance Plan. Recipients of assistance should be advised and encouraged to use these supportive services where such services are available. Relief assistance should not, however, be conditional upon their accepting such services. Section 8,
p. 35-37
- 2.12 There is a need to establish a comprehensive and standard method of data collection so that statistics prepared by statutory and non-statutory agencies are comparable. This could perhaps best be done by the Department of Social Security in consultation with State Welfare Department and the Australian Bureau of Statistics. Section 1,
p. 1-4
- 2.13 The Social Welfare Commission in consultation with the Department of Social Security could initiate discussions between interested groups concerning the establishment of appropriate training programmes for staff of statutory welfare agencies. The objective of the principles outlined in 2.10. Sections 3-6,
p. 8-25

CHAPTER THREE: General Review of Australian and State Government and Voluntary Agency Provisions

- 3.1 Emergency relief is available from statutory and voluntary agencies. The criteria used to assess need, the accessibility of relief and the conditions under which relief is available vary throughout Australia.
- 3.2 State Government programs produce widely disparate levels of financial support to persons in similar financial circumstances — disparities resulting from the accident of geography, from programs developed in isolation from each other and from differing eligibility criteria which discriminate according to whether a person is seen as deserving.
- 3.3 The inadequacies, anomalies and imperfections of existing emergency relief provisions clearly illustrate that we have persisted with policies that seek to dominate and control the behaviour of recipients. Existing provisions are based on political expediency and what passes for the "common wisdom" of society.
- 3.4 Policies are based on the assumption that poverty can be equated with dependency, laziness and apathy, and that the poor need to be investigated, rehabilitated and guided. The poor are treated as irresponsible and incapable of knowing their own requirements and how best to satisfy them.
- 3.5 Poverty experts have been permitted to define the need and assume "a professional, political and financial monopoly over the social imagination, setting standards of what is feasible".⁷ The consequence of this has been the emergence of a discrepancy between the defined need and the actual need.
- 3.6 Emergency relief rates, for example, are determined by factors and circumstances unrelated to human need. They reflect an ambivalence that in principle accepts responsibility for supporting the needy but in practice provides a level of support that is insufficient and demeaning.
- 3.7 For a variety of political, financial and moral reasons statutory and voluntary agencies discriminate between the "deserving" and the "undeserving" poor. As a consequence many people unquestionably in need of help are excluded from relief programs.
- 3.8 Single persons are least able to obtain assistance. On the whole assistance to individuals is vastly inferior and more restrictive than that provided for families. Individuals are not given the same priority as families. Single people without children are generally not eligible for emergency relief.
- 3.9 There is a virtual absence of co-ordination and consistency of emergency relief programs between and within States, and existing co-operation between and within voluntary and statutory agencies tends to be on a personal, ad hoc basis.
- 3.10 All States pay relief to those persons expected to qualify under the *States Grants (Deserted Wives) Act* but assistance is not necessarily initially in cash. All States make payments to persons awaiting grant of Australian Government pensions or benefits.
- 3.11 The Department of Social Security provides a Special Benefit for persons in need who are not qualified to receive existing pensions or benefits. On 13 February 1973 the Minister for Social Security asked⁸ the Department to consider whether special benefit could be provided "on a more liberal basis than has been the case in the past. I rather feel that we could allow our senior people in each of our offices to exercise discretion and indeed tend to treat these benefits as emergency discretionary benefits".
- 3.12 In some circumstances the Department of Social Security does exercise discretionary power, but this is by no means an automatic procedure and is dependent on such factors as
- . the applicants ability to give a "heart-rending story"
 - . the actual and/or perceived presentation and personality of the applicant
 - . the intervention of Departmental social workers
 - . the intervention of voluntary welfare agencies
 - . the applicants needs becoming known to interviewing staff
- 3.13 The Department has also issued duplicate cheques to persons who report a missing cheque. Duplicate cheques can be paid over the counter "on evidence of *prima facie* entitlement in cases of necessity".⁹ In 1972-73 the total number of benefit and pension cheques issued by the Department of Social Security was 49,932,916.¹⁰ Of these, 42,433 were duplicate cheques.

3.14 Departmental social workers have also acted on behalf of applicants by helping them to obtain assistance from State and voluntary agencies.¹¹ This is dependent on whether the applicant comes to their notice and whether they choose to act for the applicant.

3.15 Widows in need can receive immediate payment¹² by cheque on the day of application. Section 16/H/2(b) of the regulations notes that

as soon as it is prepared the cheque should be taken by hand to the Pensions Officer who, after giving an acquittance for the cheque, shall present it with the original of the Notice of Grant – Immediate Payment, to the pensioner.

The conditions for eligibility are outlined in section 16/H/1(a) and (b) of the regulations:¹³

- (a) In widow's pension cases the first fortnight's instalment (or instalments due up to the next pay day) is to be paid immediately where the need for immediate payment is established and reasonable evidence of eligibility and identity is available. This is to apply to all types and classes of widow.
- (b) In most cases of this nature evidence of eligibility may not be readily available and for this reason a liberal attitude is to be taken as to the interpretation of "reasonable evidence". For the purposes of identification statements as to the claimant's age, names and dates of birth of children can be checked against family allowance records and provided they agree with details in departmental records proof of identity may be accepted as having been established. Details of death of the husband can be ascertained by telephone for example from the undertaker when the claimant has no documentary evidence.

3.16 The Department of Immigration has two emergency relief funds.¹⁴ Under the Migrant Emergency Fund the senior social worker may make recoverable loans to migrants during their first two years but usually not more than \$10. For amounts in excess of \$25 Central Office approval must be obtained. The Boregetta Welfare Fund is of a non-recurring nature and may make a loan or grant up to \$100 where no other assistance is available and is determined by Central Office.

3.17 Voluntary agencies supplement the welfare activities of statutory agencies but in doing so impose their own restrictions and introduce their own anomalies.

3.18 Voluntary agencies do not normally provide cash assistance but predominantly and generally provide food parcels, food orders, secondhand clothing and accommodation. Cash is limited. The difficulty with in-kind assistance is that it does not necessarily meet the actual need such as rent, bond money, electricity and gas bills and hire purchase commitments. Some voluntary agencies restrict eligibility for assistance on the basis of social status, widow, ex-service, ex-prisoner and migrant for example.

3.19 During 1972-73 a minimum of \$21,232,653.56 was expended on emergency relief by statutory and voluntary agencies – \$19,594,111.00 by statutory agencies and \$1,638,542.56 by voluntary agencies.¹⁵

3.20 These figures are deceptive. Figures provided by voluntary agencies do not always include the monetary value of in-kind assistance. Figures provided by State Governments conceal variations in assistance provided. The variations are examined in Chapter Five of this report.

3.21 The primary concern of all State programs is the welfare of children and as such assistance is readily available to women with children. Victoria provided \$3,382,790 in assistance during 1972-73 but this was only available for families. In Queensland in 1972-73 \$120,211 was expended by the Department of Children's Service on people receiving or waiting Australian Government pension or benefit or who were otherwise in need of urgent monetary assistance. However, \$3,948,409 was expended by the Department on family assistance for deserted wives, wives of prisoners and unmarried mothers.

3.22 In summary then, the amount, the type and the conditions of assistance varies from State to State and from agency to agency. The ability to obtain assistance, the amount and kind of assistance is more dependent upon residence in a particular State and whether you are "deserving" or "undeserving" than on actual need.

References

- 7 Ivan Illich, *Deschooling Society*, Harper and Row, 1971, p.3.
- 8 Bill Hayden, *Minute Paper to Director-General Re: Emergency Relief*, 13 February, 1973, p.1.
- 9 Louis J. Wienholt, *Emergency Relief* – Report to the Minister for Social Security, p.2.
- 10 Department of Social Security, *Cheques Issued 1972/73*.
- 11 Louis J. Wienholt, *loc. cit.*
- 12 Department of Social Security, *Instructions: Pensions and Associated Payments*.
- 13 *Ibid.*
- 14 Department of Social Security, *Provision of Emergency Relief*, p.2.
- 15 Compiled from information supplied to the researcher or to State Councils of Social Service, see Bibliography for details.

CHAPTER FOUR: Constraints Imposed by Policies, Politics and Lack of Resources

4.1 A major difficulty for statutory and voluntary agencies is the degree to which objectives can be implemented. A lack of time, untrained and overworked staff, inadequate funds, restrictive legislation and an unsympathetic public are all practical constraints on existing and proposed policies.

4.2 Much depends on how much and how far Governments are prepared to support policies with needed resources. The Department for Community Welfare in Western Australia¹⁶ reports that effective welfare policies need enough staff to implement them and the system for the engagement of additional staff in all branches of the Public Service "is protracted and difficult. Cabinet direction is sometimes necessary in order to give the priority and authority to specific areas".

4.3 Social Welfare Departments have to compete for State Treasury funds against other social services such as health and education.¹⁷

4.4 Ronald Sackville¹⁸ has drawn attention to a basic ambivalence in statutory agencies: "The agency is charged, *inter-alia*, with the responsibility of providing financial assistance to families with limited resources. Virtually all administrators are actively sympathetic to this responsibility and indeed are anxious to assist families applying for relief. On the other hand, the administrator is dispensing funds from a source that, in the case of the Australian States, is not only limited but exceedingly hard-pressed. Consequently the distribution of benefits must be hedged with safeguards and procedures designed to prevent the waste of scarce resources, to detect the ineligible applicant and to discourage dishonest attempts to impose on the Treasury".

4.5 As the Department of Social Welfare in Tasmania¹⁹ comments "To some extent expenditure on relief of poverty tends to be governed by politics, and is not always planned to provide help where the need is greatest . . . The Commonwealth Grants Commission operates to limit Tasmanian expenditure to that spent in the standard States. In general there is a tendency to look at assistance given in New South Wales and Victoria, when deciding what can be done in Tasmania . . . There is a tendency for the operation of the Grants Commission to inhibit experimentation. Assistance to deserted wives, etc. tends to be governed by the Commonwealth pension rate, which is generally regarded as the maximum. This view has, I think, been encouraged by the Commonwealth".

4.6 "A chronic nervousness on the part of the States concerning Commonwealth aggression and dictation is one of the permanent ingredients of federation in Australia".²⁰ The consequence of this nervousness is that political considerations outweigh need considerations. Politicians oppose or support policies not on any rational basis but on the political gains and losses involved.

References

- 16 *Submission* by the Department for Community Welfare to the Commonwealth Commission of Enquiry into Poverty, April 1973, p. 15.
- 17 This point was constantly stressed by officials in most State Government Welfare Departments. One Department illustrated this by quoting its Treasury as suggesting the Department was the most expensive in Australia.
- 18 Ronald Sackville, *Social Welfare for Fatherless Families in Australia: Some Legal Issues*, ACOSS, 1972, p. 40.
- 19 G.C. Smith, *Submission* by Department of Social Welfare Tasmania, to the Commonwealth Commission of Enquiry.
- 20 Quoted by T.H. Kewley, *Social Security in Australia*, Sydney University Press, 1965, p. 168.

CHAPTER FIVE: State Variations

Queensland

- 5.1 The Department of Children's Services in Queensland²¹ provides family assistance for:
- deserted wives with one or more children during the first six months of desertion.
 - wives of prisoners with one or more children during the first six months of their husband's imprisonment.
 - unmarried mothers — to include deserted *de facto* wives, *de facto* wives of prisoners, women who have contracted bigamous marriages, and other unmarried mothers bringing up their children in a family situation, eligibility being dependent on a one parent family situation.
- 5.2 The first payment is in cash and subsequent payments are by cheque. Family assistance payments are the equivalent of the Australian Governments Widows Pension.
- A payment of \$2.50 is also available per child per week which is a supplementary form of assistance, usually to an Australian Government pension or benefit.
- 5.3 The Department also has a weekly "ration relief" paid in cash which is \$2.35 for the first unit, \$2.35 for the second unit and \$1 for each additional unit plus 10c for each unit that is a child under the age of 16.
- 5.4 In theory, ration relief is for families without financial resources who are waiting completion of their applications for Australian Government benefits or who are otherwise in need of urgent monetary assistance. In practice, ration relief is mainly paid to persons or families awaiting payment of sickness benefit from the Australian Government.
- 5.5 Relief assistance is also provided by Queensland's Department of Sport, Tourism and Welfare.
- 5.6 Assistance is provided to "destitute" persons who are *bona fide* residents of Queensland.
- 5.7 Eligibility of the applicant is determined by the issuing officer who has full discretionary power.
- 5.8 Assistance is in the form of cash and at the rate of \$2.35 for one week for a single man. Marion Mills suggests that this rate was set in 1947-48.
- 5.9 The amount may reduce daily by 1/7th for each day of the week — thus on a certain day of the week 7/7ths of the amount may be received; while if one went two days later 5/7ths only might be given.
- 5.10 A higher amount might be granted where there are dependents or where exceptional circumstances warrant.
- 5.11 Extra grants may be made from an Emergency Relief Fund.
- 5.12 Cash relief may be provided for persons not covered by Commonwealth pensions or benefit, but only when they can show destitution or ineligibility for other benefits.

Western Australia

- 5.13 The Department for Community Welfare in Western Australia²² provides assistance to deserted mothers, unmarried mothers and families of prisoners which equates widow's pension.
- 5.14 An additional \$2.00 per week is paid to families of four or more and this amount continues when payment is taken over by the Australian Government.
- 5.15 A quarterly clothing allowance of \$52 is paid, irrespective of the number of children involved. The Department also administers a small fund provided by a voluntary body which is used to provide clothing to needy families.
- 5.16 Over-scale payments may be made where high rents are involved. There is no set formula and each case is treated on its merit.
- 5.17 Eligibility requires that the applicant has no more than \$500 in the Bank. Recipients may earn up to \$10 a week (\$20 in the North West) without assistance being affected.

5.18 A lower rate of assistance is available for the unemployed and the sick. A widow with no children receives \$21.50 whereas a single unemployed person receives \$8.25.

Australian Capital Territory

5.19 The Welfare Branch of the Capital Territory²³ provides assistance to

- women with children awaiting receipt of Class A widow's pension (deserted wives, divorcees, wives with husbands in gaol etc.). To be eligible for assistance deserted wives must have taken appropriate maintenance action against their husbands.
- deserted *de facto* wives with children and unmarried mothers after the expiry of Special Benefit and until eligibility for supporting Mother's Benefit commences.
- aged persons or invalids awaiting their first pension payments if they are in necessitous circumstances.
- men with family responsibilities who are awaiting payment of unemployment or sickness benefit.
- others who may be able to demonstrate particular need for assistance but are unable to receive help from any other source.

5.20 Single persons without children to support, unless very special and urgent circumstances exist, are ineligible for Benefit, transients are not eligible for cash assistance, but may be referred to voluntary agencies such as St. Vincent de Paul, the Smith Family and the Salvation Army.

5.21 Allowable income is \$12 per week for one or two children and increasing by \$6 a week for each additional child.

5.22 Allowable liquid assets are \$500.00.

5.23 Single adults with no dependent children and who are pending a pension or benefit receive \$21.50 per week and a married couple with no dependent children who are pending a pension or benefit receive \$75.00.

Victoria

5.24 The Victorian Government²⁴ provided \$3,382,790 for assistance purposes in 1972-73.

5.25 All but \$21,000 of this consisted of Family Assistance payments to a parent, guardian or other person having custody of a child under 15 years of age if there are insufficient means to support the child. The age limit can be extended should the child continue at school full-time.

5.26 The base rate for a mother and one child is \$27.75 with \$4.50 for each additional child.

5.27 Allowable liquid assets are \$500 plus \$100 for each dependent child.

5.28 Allowable income is \$14. Income in excess is deducted from the assistance payments on the basis of 50c for each additional dollar. Total income, including assistance payments should not exceed \$50.00.

5.29 People eligible for a pension from the Department of Social Security are not eligible for assistance payments.

5.30 In 1972-73 \$21,000 was provided for "emergency relief" purposes

- only a person who *qualifies* for family assistance and who has *completed* an assistance application can be considered for an emergency grant.
- a grant should only be given where need is pressing. Grants are not to be given automatically to all applicants.
- the prime consideration in the granting of emergency help should be the immediate need for food.
- the grant is not meant to be the equivalent of a week's assistance following the finalisation of the application. As the name signifies it is for an emergency.
- where the applicant has "live in" employment and receives free board and lodgings no grant should be provided except in exceptional circumstances, or where for reasons outside the Department's control finalisation of an application cannot be expected within 2 weeks.

5.31 In 1972-73 there were 1,628 emergency grants.

5.32 The maximum amount of money that an applicant can receive in any one year is \$50.

New South Wales

5.33 In 1972-73 the Department of Child Welfare and Social Welfare in New South Wales²⁵ provided \$4,699,491 for food relief, cash sustenance and special cash grants.

5.34 Cheques are issued in the metropolitan area. In country areas food orders are issued because the Department relies upon the police to provide this service.

5.35 The number of persons provided with temporary assistance was 37,516.

5.36 The number of persons provided with cash sustenance benefits, for example, unmarried mothers and deserted wives, was 5,100.

5.37 Maximum assistance available to a woman who is caring for one child and who is required to pay rent is \$62 per fortnight.

5.38 Persons ineligible for assistance in New South Wales are those

- . excluded by virtue of means
- . in receipt of Commonwealth benefits
- . on strike but not those stood down because of the strike
- . who have left work without having arranged for other employment other than where a mother is assuming the full time care of children.
- . living in a *de facto* relationship
- . who are full time students (unless head office approval has been obtained).

5.39 Applicants are allowed liquid assets of up to \$500.

Tasmania²⁶

5.40 Tasmania's Department of Social Welfare provided \$823,237 for emergency relief in 1972-73.

5.41 There were 2,318 applicants assisted and 5,018 children were involved.

5.42 Assistance is normally in cash. Food orders are used over weekends and holiday periods.

5.43 Children are the prime concern of the Department and assistance is provided for people caring for children in the following circumstances

- . mothers with dependent children who have been deserted by their husbands and have no income.
- . continued assistance to deserted wives and children during the first six months of desertion.
- . wives, with children, whose husbands are in gaol receive assistance for the initial six months.
- . deserted *de facto* wives and children.
- . *de facto* wives whose husbands are in goal.
- . widows who may face a delay in being granted a widow's pension.
- . single mothers.
- . deserted husbands left with the care of their children in rare cases.
- . families awaiting unemployment or sickness benefits.
- . evicted families needing aid with removal expenses.

5.44 The allowance paid to a woman with one child is \$23.25 per week. The amount is increased by \$4.25 per week for each additional child.

5.45 If the recipient pays rent, she qualifies for a rental allowance of \$10.75 per week – making a total income of \$34. There is a 25c increase for each additional child.

5.46 The rental allowance must be used to cover rent and not board or lodging.

5.47 A grant of \$14.50 per week is available to a couple with one child awaiting unemployment or sickness benefits. The amount increases by \$1 for each additional child until a maximum of \$19.50 per week is reached. There is no rental allowance.

5.48 No assistance is available for single people.

Variations between States

5.49 Three examples will suffice to show the variations between States.²⁷

5.50 In New South Wales a man and spouse with one or more dependent children under 16 years of age receive \$22 per week in continuing allowance. The allowable income is \$2 a week. In Western Australia after the first week an unemployed man and spouse with one dependent child receive \$42 a week. The allowable income is \$6 per week.

5.51 In the Northern Territory a single adult could receive up to \$34.50 a week. For each \$1 earned 50c is deducted from assistance. In New South Wales a single adult will receive \$13 a week in continuing allowance. The allowable income is \$2 a week.

5.52 In Victoria in 1972-73²⁸ only \$21,000 was available for emergency relief. In this period, 1628 applications were granted. Statistics reveal that 1342 of the grants were for amounts ranging between \$1 and \$15. There were 38 grants in excess of \$30. The maximum amount of money that an applicant can receive in one year is \$50.

Variations within States

5.53 Four examples²⁹ will also suffice to show the variations within State programs.

5.54 In Tasmania, a widow with one dependent child receives \$21.75 per week with an additional \$4.25 for each child after the first. A married couple with dependent children who have applied for Commonwealth sickness or unemployment benefit receives \$14.50 with an additional \$1 for each child after the first up to a maximum of \$19.50.

5.55 In Western Australia a deserted wife with one child receives \$30 per week whereas a husband who has applied for sickness or unemployment benefit and has a wife and three children receives \$15.75.

5.56 In South Australia a deserted wife with no child receives \$21.50 per week whereas a single man with no fixed place of abode receives \$10.75 per week or food orders or accommodation at an approved Men's Home (to which \$10.75 will normally be paid). In South Australia deserted wives and unmarried mothers are allowed liquid assets of up to \$500 without it affecting eligibility. For this purpose liquid assets are defined as cash, bank balance, shares, bonds or similar. They are allowed the following amount of income before it affects their eligibility for financial assistance or the amount of that assistance

- . mother with 1 dependent child \$10 p.w.
- . mother with 2 dependent children \$10 p.w.
- . mother with 3 dependent children \$12 p.w. plus an additional \$4 p.w. for each subsequent dependent child.

The same provisions for allowable income apply to the wives of prisoners. No amount of liquid assets is allowed. There is no allowable bank balance or income for unemployed and single men.

5.57 New South Wales has continuing assistances and temporary assistance programs. Continuing assistance is generally available to deserted wives, deserted *de facto* wives, unmarried mothers of 16 years of age and over, wives whose husbands are in gaol and wives whose *de facto* husbands are in gaol. Temporary assistance is generally available to *de jure* widows, persons awaiting Australian Government pensions and benefits, worker's compensation, third party insurance and initial payment of wages, as well as sponsored immigrants. A male or female adult with no dependent children under 16 years of age would receive \$26 per fortnight in continuing assistance or \$11 per fortnight in temporary assistance depending on which scheme they are considered eligible.

5.58 This brief survey has indicated that emergency relief provisions vary within and between States. The assistance provided for individuals and families in similar circumstances can be very different.

References

21 to 29 Based on information provided by officials from State Governments and from voluntary agencies. See Bibliography for sources.

CHAPTER SIX: Methods of Providing Relief

- 6.1 Assistance at present is not only disparate in amount as between population categories but disparate in the manner of its dispensation.
- 6.2 How people are assisted is as important as what assistance is given. If people have a right to relief then the mechanism for dispensing that relief should be consistent with this.
- 6.3 Emergency relief is provided on a discretionary basis and often in a manner degrading to a recipient. In many cases voluntary and statutory agencies subject applicants for relief to extensive questioning on personal matters and in cases where the applicant lives in the country or where voluntary workers are involved, there may be inordinate delays before a representative of the agency will visit the applicant to ascertain the degree of help required.
- 6.4 Many voluntary agencies place primary importance on in-kind assistance. The Geelong Hospital³⁰ will provide support but not cash assistance to "known alcoholics", "heavy smokers whose doctors have stated that they must not smoke" and "some inadequate people who become dependent on handouts to the detriment of their self-esteem". In explaining why cash is seldom given, the Society of St. Vincent de Paul in Victoria³¹ comments that "the fact that the applicant is prepared to accept and use the Society's vouchers" is "gauged as a sign of 'genuine need'." The Queensland Social Service League endorses food orders "no tobacco or cigarettes and no luxury items".³²
- 6.5 In part, humiliating procedures are forced on agencies through a lack of finance, the need to justify relief expenditure to contributors and a desire to maximise benefit from limited funds. Humiliating procedures are also enforced by agencies incorporating notions of "deserving" and "undeserving" poor in their policies.
- 6.6 The need for assistance should not be equated with an incapacity to manage one's own affairs. Consistent with this is that assistance should be given in cash. This would locate discretion where it belongs with the recipient.
- 6.7 Assistance should be available on the basis of need. The question of why a person is in need is irrelevant. Applicants for relief should not be subjected to an experience that seeks to determine why they are poor and whether they are worthy.
- 6.8 It is not surprising that some people have sufficient pride, self-respect and dignity to refuse the emergency relief offered by various agencies because of the humiliating procedures involved and prefer, instead, to wait until a statutory benefit or a pension is approved.

References

- 30 Comments included in a letter to the Victorian Council of Social Service by Welfare Officer, Geelong Hospital 5th October, 1973.
- 31 Comments included in a letter to the Victorian Council of Social Service by Vice-President, Society of St. Vincent de Paul 3rd September 1973.
- 32 Information obtained from personal interview with General Secretary, The Queensland Social Service League.

CHAPTER SEVEN: Waiting Time

7.1 Approximately 75% of the cases of need for emergency relief arise because of delays in the payment of Australian Government pensions and benefits or because of inadequate levels of payment. Many men, women and children are exposed to hardship and humiliation because they have to wait while their claim is being investigated.

7.2 Sickness and unemployment benefits are subject to statutory waiting periods. This is prescribed by *Section 119 of the Social Services Act*³³

1 An unemployment benefit payable to a person is payable

- (a) in a case to which the next succeeding paragraph does not apply – from and including the seventh day after the day on which he became unemployed or after the day on which he made a claim for the unemployment benefit, whichever was the later; or
- (b) in the case where the unemployment benefit became payable to him within the period of twelve weeks after the expiration of a period of unemployment in respect of which, by reason of the operation of the last preceding paragraph, unemployment benefit was not payable – from and including the day on which he became unemployed or the day on which he made a claim for unemployment benefit, whichever was the later.

2 Subject to the next succeeding sub-section, a sickness benefit payable to a person is, if a claim for benefit is lodged within thirteen weeks after the day on which the person became incapacitated, payable –

- (i) in a case to which the next succeeding paragraph does not apply – from and including the seventh day after the day on which he became incapacitated; or
- (ii) in the case where the sickness benefit became payable to him within the period of twelve weeks after the expiration of a period of incapacity in respect of which, by reason of the operation of the last preceding paragraph, sickness benefit was not payable – from and including the day on which he became incapacitated.

7.3 Unemployment benefit begins on and from the seventh day after the day on which the claimant became unemployed or after the day on which he made a claim for unemployment benefit, whichever was the later.

7.4 Because unemployment benefit is paid in arrears, a further seven days must elapse before payment is made – making 14 days in all.

7.5 A claimant is required to lodge an income statement at weekly intervals starting on the fourteenth day after his first appearance at the employment office. This income statement is forwarded to the Department of Social Security and a cheque is despatched on the day of receipt of the form.

7.6 The waiting period in sickness benefit is applied from the date of incapacity. If a claim for sickness benefit is lodged within thirteen weeks after the day on which the person became incapacitated, benefit will begin from the seventh day after that date.

7.7 Sickness benefit is also made in arrears and in the case of a claim made on the day incapacity occurred, the first payment is not made before the fourteenth day after that date.

7.8 There are two significant periods of time between the crisis that interrupts or permanently ends the regular income, the day on which an application for assistance is lodged and the day on which the first payment is received.

7.9 Olive Stevenson³⁴ believes that “the length of waiting time and at what stages in the process the waiting takes place – that is to say, whether it is before a claim is made or after eligibility has been determined – make a considerable difference to the tensions of the individual concerned”.

7.10 Most of the voluntary agencies contacted considered that the amount of aid they could give was inadequate. Voluntary agencies are in fact unable to help effectively. This means that people in need have to “shop around” – a time-wasting, humiliating, demoralising and expensive procedure.

7.11 The need for income is critical from the time that the previous income ceases until the first pension or benefit cheque arrives. Families and individuals eligible for pensions and benefits are

already vulnerable and already have more financial pressures and insecurities than most Australians ever experience in a lifetime. They are poor families on the lowest incomes; incomes which are often intermittent because of sickness or periodic unemployment. Their normal incomes keep them in a state of chronic poverty. They have no savings to fall back on, no relatives to borrow from, no banks or tradesmen to give them credit. They pay a high proportion of income in rent for sub-standard accommodation. It is impossible to plan ahead and this reinforces a hand-to-mouth existence.

7.12 Many people delay applying for a pension or benefit. This is due to a variety of circumstances such as ignorance of social service provisions, a fear of bureaucracy, the stigmatisation of being "on relief" and a determination to "make it" without help. The Department of Social Security in Perth³⁵ notes that 36% of claims for sickness benefit received at State headquarters over a two week period were not lodged until the person had been off two weeks or more. This is despite the fact that the beneficiary is eligible from the seventh day of incapacity.

7.13 In 1971, G.A. Ross³⁶ conducted a survey of 38 widows and separated women with dependent children living in the Brisbane metropolitan area, excluding Ipswich. Ross argues that a widow faces social, psychological and economic stress and that it is difficult to isolate stress into these categories because stress in one area is likely to effect stress in another. He concluded, however, that "the economic factor as an independent variable has a controlling function over the other two areas of stress. The level of stress felt in social and psychological areas is dependent on the degree of stress experienced in economic terms".

7.14 Ross' work can be applied to all benefits and pensions. Inadequate levels hardly alleviate stress but rather reinforce insecurity and dependency.

7.15 Information concerning the delays involved between lodgment of a claim for pension and benefit and their determination has been provided in surveys undertaken for the researcher by the Department of Social Security in Melbourne, Brisbane and Sydney.

7.16 The Brisbane Office³⁷ examined 21 unemployment and 64 sickness benefit claims determined over a two day period and found that the average time taken for 13 of the unemployment benefit cases was 11 days. The average time taken for 31 of the sickness benefit cases was 13 days.

7.17 The remaining eight unemployment cases averaged 24 days and the remaining 33 sickness cases averaged 31 days. Of the eight unemployment cases there were five instances where correspondence was not returned resulting in payment taking an average of 24 days, one instance where the claimant had returned to work on 30 August but did not submit his income statement until 13 September (20 days); and in the remaining case there was no entitlement for the first two weeks claimed because of casual earnings and resumed full-time employment later without advising and the time taken was 32 days.

7.18 Reasons for delays in the 33 sickness cases were

- . Thirty two instances where employers report form not returned promptly.
- . Three instances where claimant failed to reply to correspondence.
- . Two instances where claimant failed to furnish medical evidence.
- . Three instances where further investigation was required.
- . Two cases where compensation payments were involved.

7.19 The Adelaide Office's figures³⁸ cover the period November 1972 to March 1973. Statistics for State Headquarters were as follows

Unemployment benefit Three hundred and seven determined within 15 working days, twenty-one cases determined within 20 working days and eight determined over 20 working days.

Sickness benefit Sixty determined within 10 working days, fourteen determined within 15 working days and eighteen determined over 15 working days.

Special benefit Eight determined within 10 working days, two determined within 15 working days and four determined over 15 working days.

7.20 Similar information was compiled for Darwin, Port Pirie, Whyalla, Mt. Gambier and Elizabeth

Unemployment benefit

Determined within 15 working days	265
" " 20 " "	31
" over 20 " "	22

Sickness benefit

Determined within 10 working days	105
" " 15 " "	30
" over 15 " "	32

Special benefit

Determined within 10 working days	15
" " 15 " "	6
" over 15 " "	8

7.21 The Melbourne office³⁹ studied a sample of 9,000 pension claims processed during January to March 1972.

Average of working days lapsed from lodgment of claim to dispatch of first payment

	Age	Invalid	Widows
State Headquarters	18.55	31.14	26.36
Regional Offices	16.16	28.58	22.16
Metropolitan suburban offices	18.56	24.33	20.38
State Average	17.94	27.98	23.26

Points at which given percentages of claims are paid (to nearest working day)

	25%	50%	75%	80%	90%	95%
Age	10	14	22	25	33	41 days
Invalid	16	24	35	39	51	65 "
Widows	12	19	31	35	45	55 "

7.22 The Melbourne office⁴⁰ comments, "The period over which this survey was taken was one where the norm was not disturbed by peaks of lodgment which inevitably follow amending legislation to increase rate or to ease means test restrictions. More recent samples taken at intervals during the last twelve months have shown some variations to these figures. The small samples tested show the effect of amending legislation but generally, with one exception, the figures are in accord with those shown in the table.

The exception is in the area of invalid pensions processed at this Headquarters. It has been possible to have the medical examination performed earlier in the processing chain and the elapsed time from lodgment to payment of this type of pension has been reduced to 21 working days."

7.23 The Melbourne Office reports that factors which influence the processing time for pensions and which account for variations in time between the different types of pension include⁴¹

- in country areas, distance between our offices and the claimant's home can be considerable and some cases may be held up for short periods to fit visiting schedules of our travelling pensions officers.
- determination of invalid pension claims is dependent upon medical examination of the claimant. The need to arrange such examinations and the occasional request by the examining doctor for clinical notes compiled by hospitals, other medical practitioners etc., extends the processing time for this type of claim.
- deserted wives account for over 25% of claims for widows pensions and examination of circumstances of desertion, court action for maintenance etc., result in a longer processing time than for age pensions.

factors which inflate average processing times and over which the Department has no control include cases where

a claim for age pension is lodged some time before the qualifying age is reached;

claimants proceed on holidays or become ill immediately after lodgment of the claim.

7.24 Many of the departmental delays lie outside the control of the applicant. In the case of sickness benefits, the Department of Social Security in Hobart⁴² estimates that 65% of cases are delayed longer than they might be because of the slowness of employers in completing and returning forms — information sought includes confirming the cessation of work, date last worked and details of sick and other leave pay.

7.25 Delays in the payment of statutory benefits and pensions contributes greatly towards personal hardship and forces people to apply to State Governments and voluntary agencies for emergency relief. It is necessary to investigate claims but this should not result in a differential treatment of people in similar circumstances.

7.26 The Social Services Department of the Salvation Army in Melbourne⁴³ has argued that the delay in statutory payments "places a big demand on the resources of our organisation which does not have unlimited resources to use in this or any other area of social need". They suggest that

delays in the payment of statutory benefits sometimes contributes to the breaking up of families e.g., children are sometimes placed in a "children's home" because the family is unable to pay the rent or bond money for alternative accommodation etc.

delays in payment to a single person for rent or board in crises due to sickness or unemployment often contribute to a mental breakdown or the forming of a relationship with an inappropriate or undesirable person of either sex.

the cutting out of a pension for a discharge from a psychiatric hospital and the delay in the availability of a statutory benefit, often places such a person in a very vulnerable position. Our resources for helping these people are very limited — this also applies to discharged prisoners.

7.27 The payment would be money which is included in the first payment of pension or benefit but which is now paid retrospectively. Instead people should receive the money when they need it.

7.28 A precedent in making advance payments already exists in the Department of Social Security. A woman whose husband has died, and who is in need, can receive an advance payment of the widow's pension.

7.29 Statistics⁴⁴ provided by the Department of Social Security for the year ended 30 June 1972 indicates that very few people abuse the system:-

Australian Statistics of Fraudulent Negotiations

Total Cheques issued (less war and service pension payments)	Cheques referred to Commonwealth Police	Referrals to Commonwealth Police
43,005,801	3,591	1 in 11,976

This represents an estimated loss of \$100,000.

7.30 At the end of October the Department of Social Security changed its procedure for the payment of sickness benefit claims. Previously, a person sent in a sickness benefit claim and the Department would have to go back to the employer to verify the information. With the new procedure the person sends in a benefit claim and if it contains all the necessary information such as a medical certificate and details of the employers name and address then the cheque is sent immediately and the details are subsequently checked.

7.31 The Melbourne office of the Department of Social Security claims⁴⁵ that the average time for processing sickness benefits claims has been about 21 days from the date of lodgment, but following the policy change this time has been reduced to two or three days. Even though the claim can be processed within two or three days no payment can be made earlier than 14 days after the date of incapacity. If a claim is lodged later than this then the payment would be made within the two or three day period.

7.32 Interestingly enough, the Melbourne office predicts⁴⁶ that with the advent of the "means test free" pension, "our processing methods are being reorganised and it is expected that in those cases where investigation of means is not involved (viz. cases where a claim for fringe benefits is not made) the time lag between lodgment and payment will be reduced to a few days".

7.33 The new processing procedures outlined in (7.31) and (7.32) are obviously welcome but they raise the question of equity. The statistics supplied by the Department of Social Security indicate that there are still long delays in the processing of pensions and unemployment benefits. Equity of condition necessitates uniformity of procedure. This would greatly reduce the need for emergency relief.

References

- 33 *Social Services Act 1947-1970*, p. 70-71.
- 34 Olive Stevenson, *Claimant or Client? A Social Worker's View of the Supplementary Benefits Commission*, National Institute Social Services Library, No. 25, George Allen & Unwin, 1973, p. 21.
- 35 Department of Social Security (Perth), *Review of Payment Procedure for Sickness Benefit*, 31 May, 1973, p. 2.
- 36 G.A. Ross, *The Effects of Fixed, Low Income on the Psychological and Social Stresses of Widowhood* being a Thesis submitted as part of the requirements of Social Work Honours Degree in the University of Queensland, February 1972, p. 31-33.
- 37 *Report* of a survey undertaken for the researcher on the time taken to process unemployment and sickness benefit claims. Department of Social Security (Brisbane). September-November 1973.
- 38 *Report* of a survey undertaken for the researcher on the time taken to determine unemployment, sickness and special benefit, 22 August 1973, Department of Social Security (Adelaide).
- 39 *Report* of a survey undertaken for the researcher on the time taken to determine pensions and benefits, 5th November 1973, Department of Social Security (Melbourne) p. 1-3.
- 40 *Ibid.* p. 2.
- 41 *Ibid.* p. 2-3.
- 42 Department of Social Security (Hobart), *Review of Payment Procedures for Sickness Benefit*, 31st May, 1973, p. 2.
- 43 *Letter* to VCOSS from Secretary for Child and Family Welfare, The Salvation Army, 3rd September 1973, p. 3-4.
- 44 Document obtained from the Department of Social Security (Canberra), *Cheques – Statistics of Fraudulent Negotiations Year Ended 30th June, 1972*.
- 45 *Letter* to researcher from Department of Social Security (Melbourne) 5th November, 1973, p. 4.
- 46 *Ibid.* p. 3.

CHAPTER EIGHT: Supportive Measures

8.1 Staff from many voluntary and statutory agencies stressed the role of supportive programs and opportunities in minimising the need for emergency relief. Supportive programs such as budget counselling and home management would help obviate crisis situations and therefore the need for emergency relief.

8.2 The Department of Social Security in Adelaide has identified two basic areas of financial need⁴⁷

- (a) the short-term financial crisis which calls for bridging finance to help them adjust to a new situation and,
- (b) chronic difficulties in the management of money.

8.3 The helping program for either is markedly different. The difficulty is that "Most people are strongly defensive regarding their inadequacies in the management of money and a person who is in need of long-term help may present his situation very plausibly as of a short-term nature".⁴⁸

8.4 Assessing the individual's situation necessitates "lengthy and detailed interviewing, and a penetrating analysis of past capacity to manage finance". A careful analysis of the following is required

- (a) The precipitating factor in the production of the crisis and how this has disturbed the equilibrium of the budget.
- (b) The type of long-term credit arrangements the client has entered into — a financial history.
- (c) Detailed knowledge of current total family income and expenditure.

8.5 This requires a full disclosure of the debt situation of applicants which is painful and humiliating.

8.6 "Many social workers expert in budget counselling would claim that the capacity to make this differential diagnosis is the key to the successful use of grants, loans, subsidies and disbursement arrangements as an aid to effective family work."

"Budget counselling tends to involve an aggressive, controlling and directive social work. It may be necessary to use the threat of, or actual withdrawal of, at least temporarily, subsidy payments, or disbursement arrangements negotiated with creditors, where the client does not keep the 'working contract' made with the agency in planning for debt resolution over a period."⁴⁹

8.7 The Department of Social Security in Adelaide⁵⁰ argues that this type of counselling is inappropriate in an organisation which pays basic income maintenance payments as a right. "Ideally, counselling in the area of family finance should be seen as only one aspect of a total service offered to the family in periods of crisis or to assist families with a history of chronic inadequacy. It may be considered that the financial difficulties which confront the family in either situation are, in most instances, symptoms of family disequilibrium.

It is apparent that the precipitating factors associated with financial crisis may require a range of supportive services in addition to immediate financial assistance, to enable the family to adjust to their changed circumstances with maximum speed and minimal loss of equilibrium. That is, effective crisis intervention requires much more than financial assistance.

8.8 With recurrent budgeting crises, the chronic nature of the financial difficulties experienced by these families is frequently characterised by an overbearing depression and sense of hopelessness. Such families need very considerable stimulation in order to assist them to come to terms with the need for planning, over a period, toward debt resolution. They frequently need to be relieved of other associated pressures such as very poor housing, problems in relationship with community authorities, councils, schools, etc., before sufficient motivation can be developed to enable them to work on a long-term basis towards resolution of their debts, with supportive financial help such as subsidy and disbursement arrangements. It is suggested that counselling in the area of family finance and direct financial assistance should be only one of a range of supportive measures used to provide preventative and family maintenance services."

8.9 The Prahran City Council⁵¹ suggests that such poverty is caused by the need to use credit

because of a lack of cash to pay for furniture, clothing, etc. and "the obvious thing would be to provide a service which would provide cash".

8.10 "Such a service would be a community co-operative which gave interest-free loans to members. The funds of all existing voluntary/assistance agencies could go into this co-operative and this would provide a central point to which all persons in need could be sent for assistance."

8.11 Welfare agencies in Prahran are looking at ways of setting up such a fund and the way in which it could be most effectively operated.

8.12 Because this study is primarily concerned with emergency relief it is not possible to deal at length with supportive measures, but merely to assert that their absence ensures and perpetuates the need for relief. Nevertheless, to thus describe this functional role of supportive measures should not be mistaken as an endorsement of their social control function which is to help the poor adjust to their circumstances.

References

- 47 Department of Social Security (Adelaide), *Principles* involved in the provision of Emergency Financial Assistance and long-term counselling directed towards debt resolution and budget management. p. 1.
- 48 *Ibid.*
- 49 *Ibid.*
- 50 *Ibid.*, p. 2.
- 51 Prahran City Council *Report* to the Commonwealth Commission of Enquiry into Poverty, p. 9.

CHAPTER NINE: Accessibility

- 9.1 What are the respective roles of Australian, State, Local Governments and voluntary agencies in financing and administering emergency relief?
- 9.2 The effectiveness of an emergency relief program is measured by three criteria – the extent to which it meets need, the extent to which all persons in need within the community are reached and the extent to which the program enhances the worth and dignity of the individual.
- 9.3 The centralisation of emergency relief administration within one agency such as the Department of Social Security would be at the cost of freedom of choice. It is also questionable whether this would necessarily be efficient in terms of its responsiveness, availability and acceptability to users of the service.
- 9.4 The Salvation Army in Brisbane⁵² has suggested that people ought to have some opportunity for shopping around because they are “not necessarily going to want to come into our set up and I do not think they should be forced into one kind of area”.
- 9.5 A study by Cheryl Spreadborough⁵³ of welfare services in Queensland concluded that voluntary agencies “seem to be avoiding seeking out clients and informing them of the services they have to offer through a fear of being ‘swamped’ with applications for help. This was the attitude of many of the workers contacted in these agencies”. She argued that “there is a problem of agency accessibility. Agencies in general are considerable distances from the particular areas of concern of this study; there seems little concern with seeking out people who could utilise the available service, with publicity, extensions into the field, although increasing, remain fairly limited; hours of opening suggest, in general, a concern with agency convenience as against client accessibility and the services offered indicate that help from one agency may not be sufficient to keep the large low-income family out of poverty”. Spreadborough says there is a need for “increased and more comprehensive services; greater flexibility in services and hours of opening; and heightened concern with making agencies accessible to the group ‘at risk’”.
- 9.6 Voluntary agency reluctance is understandable when their resources are already stretched. Some argue that the assistance they give is already inadequate and it would be intolerable if they were forced to reduce present assistance so that more people could benefit. Others argue that an increasing number of applicants would make it more difficult to distinguish between the “deserving” and “undeserving” poor.
- 9.7 Emergency relief should be available twenty-four hours a day since quite obviously emergencies cannot be confined between nine and five during week days. Emergencies also arise during weekends and in the evenings.
- 9.8 Relief should be available with minimal delay and procedures for processing applications should not be so cumbersome as to discourage its use and measures should be taken to minimise suffering caused or aggravated by delays.
- 9.9 David Hall⁵⁴ has reported that many overseas commentators point out that “the accessibility of services to the people for whom they are allegedly intended is the fundamental measure of the success of any delivery system. Patently, if consumers cannot readily locate and gain access to help, then that assistance is meaningless, under whatever patronage or by whatever method it is provided. And for services to remain accessible, they must be responsive to changing needs and changing perspectives”.
- 9.10 In the U.K. Ian F. Shaw⁵⁵ has studied the geographical accessibility and the felt accessibility of the Sheffield office of the Probation Service. Within the geographical area covered by the Sheffield office, Shaw identified and isolated eight residential districts and discovered that an overall increase in voluntary callers to the office was not evenly distributed between the districts. First, he ranked the districts according to the degree of their geographical accessibility and public transport accessibility. Second, he ranked them according to their “felt accessibility” or “acceptability” to potential clients.
- 9.11 The implications for policy making are clear. Emergency relief should be available from statutory and voluntary agencies and it is only in this way we can ensure its geographical and felt accessibility. Contingent upon this is that assistance would be adequate, noncategorical, efficient, dignified and consistent.

9.12 There is also a need to experiment with different forms of organisation and delivery systems – including vouchers to recipients which allow them to choose the services they wish to purchase and to choose the supplier of those services. People should be able to choose between cash assistance and in-kind assistance. People should also be able to choose between a statutory or a voluntary agency. Given a meaningful choice those services that are insufficiently responsive to needs will eventually languish.

9.13 At present, the Department of Social Security has 63 regional offices and six State Headquarters offices. Recently,⁵⁶ it announced plans to establish 59 new offices in the next twelve months as "part of the Government's program to improve personal service in areas inadequately covered". Planning is under way for further offices to be opened in 1975 and 1976. These are important initiatives and are essential if we intend to increase the geographical accessibility of the Department. But, then, geographical accessibility is very different to felt accessibility and should not divert us from the need for freedom of choice.

References

- 52 *Letter responding to Emergency Relief Questionnaire from State Social Secretary, the Salvation Army (Brisbane). p.2.*
- 53 Cheryl Spreadborough, *Families at Risk : A Study of large Low Income Families*, being partial fulfilment of the requirements for the Degree of Bachelor of Social Work with Honours, University of Queensland, February 1971, p. 75, 79 and 147.
- 54 David Hall, Community Services Planning in relation to the proposal for Pilot Welfare Centres : *A Report* on the outcomes of overseas study tour by David Hall, April 30th to June 22nd, July 1973, p. 30-31.
- 55 Ian F. Shaw, "Agency Decentralisation : Planning and Assessment" in *The British Journal of Social Work*, Summer 1973, Vol. 3., No. 2, p. 229-241.
- 56 *Press Statement* by the Minister for Social Security Mr Bill Hayden, on expansion of the Department's regional office network. WGH/116, 25th October, 1973.

CHAPTER TEN: Special Benefit

10.1 Reference was made in (2.5) that the Minister for Social Security has asked the Department of Social Security to consider liberalising special benefit provisions.

10.2 The section of the Social Services Act relating to special benefits is⁵⁷

The Director-General may, in his discretion, grant a special benefit under this Division to a person —

- (a) who is not in receipt of a pension or allowance under Part III, IV, or VIIA of this Act or a service pension under the Repatriation Act 1920-1954.*
- (b) who is not qualified to receive an unemployment benefit or a sickness benefit; and*
- (c) with respect to whom the Director-General is satisfied that, by reason of age, physical or mental disability or domestic circumstances, or for any other reason, that person is unable to earn a sufficient livelihood for himself and his dependants (if any).*

10.3 Special benefit was intended to help needy persons who for various reasons were not eligible for statutory pensions and benefits. Special benefit could be seen, then, as a discretionary emergency benefit. In practice, however, the Department of Social Security has created additional categories of people eligible for special benefit and thereby minimised the possibility of discretion. Present instructions⁵⁸ provide for special benefit in the following circumstances subject to the various means tests

- (i) persons over the statutory age for unemployment as sickness benefit.
- (ii) persons under the statutory age for unemployment or sickness benefit.
- (iii) a woman usually employed not being maintained as a wife, 12 weeks before and 6 weeks after confinement.
- (iv) person caring for adult near relative.
- (v) migrants in hostels, prior to their first employment.
- (vi) persons not residentially qualified for pension, especially parent(s) of a member of the Australian Defence Forces.
- (vii) man, widowed or deserted, caring for young children.
- (viii) man caring for sick wife and/or children.
- (ix) persons confined to home as infectious disease contacts.
- (x) woman, living as a separate entity, caring for sick child.

10.4 On 30 June 1973, there were 4,357 people on special benefit:⁵⁹

Type of Case	No.
Woman caring for sick parent or near relative	797
Male caring for sick wife and/or children	125
Male caring for sick parent	45
Woman caring for sick child	5
Woman — husband in prison	1
Woman deserted by husband	—
Woman — confinement case	2,974
Persons ineligible for —	
age pension	92
invalid pension	59
widow's pension	38
Over age (in lieu of unemployment or sickness benefit)	58
Migrants in reception centres prior to first placement in employment	39
Other cases	<u>163</u>
	4,396
	<u>—39</u>
	4,357

These figures have been reconciled with the weekly return furnished to the Commonwealth Statistician.

10.5 In response to the Minister's request, the Department has proposed a series of new categories to which special benefit could be extended⁶⁰

- (i) where a person is required to give constant care and attention to an invalid, special benefit will be payable subject to the following means test:
 - (a) the unemployment benefit means test to the claimant's income;
 - (b) a property test on the claimant so that the rate of benefit otherwise payable will be reduced by 50 cents a week for each complete \$500 of the claimant's assets in excess of \$2,000;
 - (c) an income test on the invalid so that the rate of benefit otherwise payable is reduced by 50 cents a week for each 50 cents by which the income of the invalid (from all sources) exceeds the limit of pension plus permissible income before the pension would commence to be reduced under the tapered means test.
 - (d) a property test on the invalid so that where he possesses property in excess of \$10,000 single, \$18,740 married, special benefit is not payable.
- (ii) where a man is caring for a sick wife (including *de facto* wife) and/or children, the rate of special benefit will be determined in accordance with the unemployment benefit means test on income only;
- (iii) the categories for which special benefit is to be paid will be extended to include
 - (a) a daughter who, because of the death of her mother, is forced to remain at home to care for her siblings at an amount that if added to the father's gross wages would bring his income up to the amount that he could receive by way of maximum pension plus permissible income or, at \$14 a week — whichever is the lesser;
 - (b) where a man, in receipt of benefit or pension has been maintaining two "wives" the woman with whom he is not living;
 - (c) a mentally disturbed person who will not claim invalid pension subject to pension and unemployment benefit means test with payment to be made at the lesser rate;
 - (d) on a short term (3 months) basis those persons who are suffering either psychological or psychosocial incapacity following a bereavement subject to the unemployment benefit means test;
 - (e) persons in need, i.e., persons who have little hope of obtaining employment subject to the unemployment benefit means test on income and a property test so that the rate of benefit otherwise payable is reduced by 50 cents a week for each \$500 by which assets exceed \$2,000;
 - (f) a woman living as the *de facto* wife of a pensioner where the association has not existed for three years — payable at the lesser rate after assessing entitlement under both the pension and unemployment benefit means test;
 - (g) a woman living as the *de facto* wife of a beneficiary at a rate to bring the combined benefit up to the rate of a benefit payable to a married couple;
 - (h) a person taking care of household and children when the family is orphaned, or where children are taken out of the parents' custody or where parents desert children subject to the unemployment benefit means test on the claimant's income, with additional benefit for each child at \$4.50 a week, less any maintenance for the child in excess of \$6.00 a week;
 - (i) a person where determination of a claim for pension is delayed payable at the lesser rate after assessing entitlement under both the pension and unemployment benefit means test.

10.6 The payment of special benefit does not require that a claim be lodged at any specific period nor is there any restriction on the way special benefit may be paid:⁶¹

126 A claim for a special benefit

(a) shall be made in writing in accordance with a form approved by the Director-General; and

(b) shall be lodged with a Registrar or as prescribed.

127 A special benefit shall be payable from such date, and shall continue for such period, as the Director-General determines.

128 A special benefit shall be paid, in such manner as the Director-General determines, to the beneficiary or to such other person, on behalf of the beneficiary, as is approved by the Director-General.

10.7 The legislation links special benefit with unemployment and sickness benefit and prohibits special benefit from being paid to persons in receipt of a pension or persons qualified to receive an unemployment or sickness benefit. Special benefit could not be used to supplement low income earners. The maximum rate of special benefit is restricted to the unemployment and sickness benefit rates which could be paid if the claimant was qualified to receive it. This would preclude payment to a person with income at least equal to the appropriate benefit rate plus permissible income:⁶²

125 The rate of a special benefit payable to any person shall be such rate as the Director-General, in his discretion, from time to time determines, but not exceeding the rate of the unemployment benefit or the sickness benefit which could be paid to that person if he were qualified to receive it.

10.8 The legislation should be changed to allow special benefit to be paid to needy persons who are not eligible for other statutory pensions and benefits.

References

57 *Social Services Act 1947-1970*, p. 72-73.

58 The researcher was permitted to examine a draft document prepared by the Department of Social Security (Canberra) *Extension of Special Benefit to Additional Categories*, 1973, p. 3-16.

59 Information supplied to the researcher by the Department of Social Security (Canberra).

60 See reference cited in 58, p. 33-35.

61 *Social Services Act 1947-1970*, p. 72-73.

62 *Ibid*, p. 72.

CHAPTER ELEVEN: Dependency and Discrimination

11.1 What we need to ask about any national emergency relief program is the extent to which it perpetuates the dependency of the needy and the extent to which it discriminates between the so-called "deserving" and "undeserving" poor.

Discrimination

11.2 Discretion as it applies to the present provision of emergency relief is a euphemism for discrimination.

11.3 There should be no discretion which allows discrimination because of race, creed, residence, political affiliation, sex, age, birthplace, attributed personal characteristics or imputed "worth".

11.4 At the moment there is too much discretionary practice. This has been outlined in (3.6 to 3.8). It is necessary to examine the circumstances that permit discretion to become discrimination.

11.5 There is on the whole a lack of clear statements available to the public in general, and to applicants for relief in particular.

11.6 This criticism is equally applicable to statutory and voluntary agencies who have jointly failed to appreciate that the rights of access and reciprocity necessitates the reduction and elimination of unnecessary discretionary power.

11.7 State legislation concerning assistance for individuals and families in need is discretionary and imprecise. Typical of this is the legislation from South Australia⁶³ which states that "The Director-General may, subject to any direction of the Minister, provide assistance for such families or persons in need or distress as he may determine".

11.8 Queensland's Department of Children's Services even lacks published regulations covering its assistance programs⁶⁴. There are, however, unwritten regulations which are quite specific about eligibility for assistance and the amount of assistance.

11.9 This is justified on the grounds that it provides officers of the Department with sufficient discretionary power to ensure that assistance is provided on the basis of need. But it is need as determined by officers of the Department and such discretionary power could easily become inconsistent and arbitrary.

11.10 In these discretionary situations several factors determine who receives emergency relief and the amount they receive

the quality of judgment of those who disseminate relief

the criteria used by disseminators of relief to assess the need of applicants

the assistance available — particularly whether the assistance is available in cash or kind

the circumstances in which assistance is made available affects the demand and plays a part in selecting who of several potential recipients of a service actually receives it

the degree of knowledge which applicants have of available relief and their rights to that relief

11.11 Many voluntary agencies are concerned with what they regard as a lack of sympathetic understanding toward people in need by officials in statutory agencies. Although their criticisms are directed at all levels, of critical importance for applicants is their first point of contact — the clerks who man the enquiry counters. More often than not they are untrained in welfare matters and are accustomed to receiving or filling in forms and asking routine, standard questions.

11.12 Similar criticisms are directed at voluntary agencies by social workers in the statutory agencies. Their criticisms are mainly directed at judgmental, prejudicial and paternalistic attitudes. Reference has been made in Chapter Six to the humiliating procedures forced on applicants by agencies incorporating notions of "deserving" and "undeserving" poor.

11.13 Most applicants for relief are in fact denied access to the rules which govern the relief which is available.

11.14 There is a clear need for discretion but the exercise of this discretion should be solely concerned with discerning differing individual needs.

11.15 Relief programs need to be based upon legislation which clearly spells out the relief available, the eligibility criteria, the rights of applicants, the conditions under which relief is given and the amount and kind of administrative discretion allowed. Ronald Sackville⁶⁵ argues that such legislation would serve a dual purpose of "specifying the criteria on which the administrator is to form his judgment (and thereby increase the possibility of a meaningful challenge to any given decision) and of informing potential applicants, their advisers and the public in general of their entitlements".

11.16 The failure to make entitlements public accentuates the dependency of applicants on the common wisdom and good sense of providing agencies. This is not to suggest that the publication of such information would resolve the problem of discretionary power. What it would do, however, would be to reveal whether the exercise of discretion was based on assumption or need.

Dependency

11.17 Dependency as a problem will persist for as long as some people are dependent on other people for their basic needs.

11.18 Peter Blau⁶⁶ has suggested that "By supplying services in demand to others, a person establishes power over them. If he regularly renders needed services they cannot readily obtain elsewhere, others become dependent on and obligated to him for these services, and unless they can furnish other benefits to him that produce interdependence by making him equally dependent on them, their unilateral dependence obligates them to comply with his requests lest he ceases to continue to meet their needs".

11.19 The poor emerge when a society elects to recognise poverty as a special status and assigns specific persons to that category.

11.20 Lewis Coser⁶⁷ suggests that the status of being poor distinguishes the holders from other status-holders in society "in that it does not carry with it the expectation of a social contribution".

11.21 "The very granting of relief, the very assignment of the person to the category of the poor, is forthcoming only at the price of a degradation of the person who is so assigned. Social workers, welfare investigators, welfare administrators and local volunteer workers seek out the poor in order to help them, and yet, paradoxically, they are the very agents of their degradation. Subjective intentions and institutional consequences diverge here. The help given may be given from the purest and most benevolent of motives, yet the very fact of being helped degrades."

11.22 Coser suggests that members of most social groups have a right to privacy but that this right is denied to the poor who are obliged to open their private lives to public inspection. The poor are "infantilised" by procedures whereby they must account to their donors for their expenses and the donors decide whether the money is spent "wisely" or "foolishly". Coser then argues that the poor "when receiving assistance, are assigned a low and degraded status by virtue of a determination that they cannot themselves contribute to society . . . Poverty, therefore, can never be eliminated unless the poor are enabled to give as well as to receive".

11.23 Mention was made in (1.6) that inadequate benefit and pension levels contribute substantially towards the need for "emergency" relief. An income security program is concerned with the distribution and redistribution of income. How is it intended to distribute claims? How much redistribution is intended? Robert A. Dahl and Charles E. Lindblom⁶⁸ have posed these variables

the size of shares (income, wealth), and the direction and speed of change in size of shares;

what is divided up (income, leisure, free services, particular goods, earned or unearned income, wealth, income at the start of life or at retirement);

standards to be attained (equality, meeting need, protecting physical subsistence, minimum consumption of certain kinds, personal integrity, political stability, social harmony, etc.);

on whom redistribution is to focus: individuals, families, children, particular individuals (widows), particular groups (farmers);

purposes to be emphasised (consumption, status, security, control, increased earning capacity).

11.24 The Dahl-Lindblom questions need to be asked in the setting of benefit and pension levels. Inadequate benefit and pension levels and demeaning procedures are indicative of an assumption that even

"deserving" people are expected to help themselves and feel they are not entitled to help.

11.25 Martin Rein⁶⁹ argues that the basic weakness of the welfare system is the lack of a consensus on an acceptable alternative to the existing system. The dilemma that Rein poses is that if benefits and pensions are maintained at low levels then the incentive to work would be increased but at the cost of the well-being of most recipients while adequate benefits and pension levels which raised families above the poverty threshold would in fact discourage the work incentive.

11.26 The New South Wales Division of the Australian Red Cross Society comments⁷⁰ that "with a guaranteed minimum income, situations calling for emergency relief would be few" and that "the principle involves a change of attitude from the present one which extolls the virtues of productivity and economic growth, to one of equality of opportunity. It involves a conscious redistribution of income from the rich to the poor, and does not carry with it overtones of moral exhortations to become motivated to work".

11.27 The assumptions behind present benefit and pension rates seem to be as follows:

- 1 Income derived from employment or investment is preferable to income from pensions and benefits.
- 2 Income from pensions and benefits should not compete with the minimum wage.
- 3 If pensions and benefit rates were competitive with minimum wages, people would be discouraged from seeking work.
- 4 Pensions and benefits to which the recipient has contributed is preferred to that which the recipient has not contributed.
- 5 Income should be related in the first instance to the contribution made by the recipient and secondarily to the recipient's need.

11.28 The consequence of this is that existing pension and benefit rates maintain people at a subsistence level.

11.29 In 1973 the Australian Government decided that pension and benefit rates would be automatically adjusted twice a year until they reach 25% of average weekly earnings.⁷¹ "Thereafter there will be regular automatic increases to retain this relationship to ensure adequacy of pension and benefit rates in relation to changing standards of living in the community."

11.30 Existing pensions and benefits already constitute a guaranteed minimum income, but they are only guaranteed for those considered eligible and deserving. The provision of a universal guaranteed minimum income is an essential preliminary to the elimination of poverty. The lack of money is basic to poverty: "Professional feedback from the community suggests that many people think that 'lack of money' is an over-simplistic way of looking at poverty. The planners of the project agree that it is simplistic but argue that money is a central and primary component of any anti-poverty program."⁷²

References

- 63 *Community Welfare Act*, 1972, p. 15.
- 64 Information obtained by personal interview with Staff of the Department of Children's Services.
- 65 Ronald Sackville, *op. cit.* p. 30.
- 66 Peter Blau, *Exchange and Power in Social Life*, John Wiley and Sons, 1964, p. 118.
- 67 Lewis A. Coser, "The Sociology of Poverty", in *Social Problems*, Vol. 13, 1965, p. 140-148.
- 68 Robert A. Dahl and Charles E. Lindblom, *Politics Economics and Welfare : Planning and Politic-Economic Systems Resolved into Basic Social Processes*, Harper Torchbooks, 1963, p. 142-144.
- 69 Martin Rein "Work Incentives and Welfare Reform" in *Urban and Social Change Review*, Vol. 5, No. 2, Spring 1972, p. 57-58.
- 70 Dorothy Davis, *op cit.* p.2.

- 71 Bill Hayden, *Progress in Social Security Programs* – Report by Bill Hayden M.P., Minister for Social Security on progress during the first term of the Twenty Eighth Parliament, 1973. p.1.
- 72 Concetta Benn, *Brotherhood of St Laurence. Project Report* – The Family Centre, Second Progress Report November 1972 – June 1973. July 1973, p.5.

CHAPTER TWELVE: Emergency Relief Rationale

12.1 Although pension and benefit rates should be substantially increased, basic income levels could never be expected to meet all emergency situations, regional and circumstantial differences. Whatever is done the need for emergency will not be eradicated. The reasons are both practical and political. The political difficulties have been indicated in Chapter Eleven and in essence they concern the improbability of eliminating poverty in a society that protects and perpetuates inequality of income, wealth and resources. The practical difficulties are outlined in this section.

12.2 A precise, detailed and legalistic prescription of minimum entitlement could easily become a maximum entitlement – “a rigid ceiling against which cases crying out by any human standards for extra help – demanding individualised justice – would press in vain”.⁷³

12.3 Existing pensions and benefits are particularly inadequate because they fail to recognise that accommodation costs are a severe drain on the budgets of families and individuals who are dependent on social security payments.

12.4 The experience of the Family Centre at the Brotherhood of St. Laurence is that some families pay up to 40% of their income on rent when it has been estimated that the figure should be no more than 20%.

12.5 At present, aged, invalid and widow pensioners with limited means and paying rent or lodging are entitled to a supplementary benefit of \$4. Sickness beneficiaries are eligible after receiving the benefit for six consecutive weeks if they pay rent and are entirely or substantially dependent on their benefit and are not in hospital or are in hospital and have dependants. Unemployment beneficiaries are not eligible:⁷⁴

The relevant sections of the Act as they affect age and invalid pensions quoted are:

Division 4A – Supplementary Assistance

30A – (1) This section applies to a person if –

- (a) the person is a pensioner to whom paragraph (a) of sub-section (1A) of section twenty-eight of the Act applies or in respect of whom a direction is in force under sub-section (1AAA) of that section.
- (b) the amount of his means as assessed is less than One hundred and fifty-six dollars; and
- (c) the Director-General is satisfied that he requires supplementary assistance by reason that he pays rent and is entirely or substantially dependent upon his pension.

(2) There is payable to a person to whom this section applies, in addition to his pension, an allowance by way of supplementary assistance.

(3) The rate at which an allowance under this section is payable to a person is –

- (a) where the amount of his means as assessed is Fifty-two dollars or less – One hundred and four dollars per annum; as
- (b) in any other case – an amount per annum equal to the amount by which One hundred and fifty-six dollars exceeds the amount of his means as assessed.

(4) An allowance under this section is payable from a date determined by the Director-General, which may be a date before the date of determination.

30B – (1) Where a person in receipt of an allowance under the last preceding section –

- (a) ceases to pay rent; or
- (b) in any period of two consecutive weeks, receives income the average weekly rate of which is higher than the weekly rate of income last specified by him in a claim, statement or notification under this Part,

the person shall, within fourteen days after the date on which the last payment of rent was due, or after the expiration of that period, as the case may be, notify a Director accordingly.

12.6 There are differences in individual and family circumstances which, according to Tony Lynes,⁷⁵ are not "always capable of being expressed in terms of average costs" – differences in the needs of individuals and in the cost of meeting them. Lynes argues that there are many circumstantial differences which could be expressed within a minimum income standard. He refers, for instance, to geographical differences in prices, the cost of transport to obtain access to various amenities, the additional costs imposed by a variety of physical or mental handicaps, the cost of credit buying at different levels of income and the cost of maintaining adequate standards of comfort in sub-standard housing, and suggests that "all these variables could be expressed quantitatively in terms of minimum income needs".

12.7 "The pathology of legalism" is how Richard Titmuss⁷⁶ described the consequence of the demand for welfare rights.

12.8 He wrote⁷⁷ that this "had led, all over the United States, to a massive fragmentation of entitlement. Itemised legal entitlements, in the assessment of needs and resources, now embrace hundreds of visible articles and objects – practically everything that bedrooms, living rooms, kitchens and lavatories may contain; most normal articles of clothing, day, night, summer and winter, for individuals of both sexes, all ages and nearly all shapes and sizes".

12.9 Titmuss quoted⁷⁸ the example of New York City in 1968 where a man had "a right" to possess one pair of winter trousers at \$7.50 (regular sizes); the household had a right to possess in the kitchen one can-opener at 35c and, in the lavatory, one toilet tissue holder at 75c, 'but only if your landlord does not have to give you one'".

12.10 He argued⁷⁹ there is a need to find "a balance between precision and flexibility, rule and discretion, in following an alternative route to individualised justice".

12.11 An emergency benefit should be introduced. This plus a liberalised special benefit would enable the provision of differing levels of support for individuals and families based on regional and circumstantial variations.

12.12 The emergency benefit in particular could be used to cover such things as gas and electricity bills, reconnection fees, bond money, removal expenses, school requisites, furniture, blankets and essential hire purchase debts.

12.13 In summary, then, emergency relief will always be necessary, but it should be regarded as supplementary and secondary to a basic income security program. At the moment the rates and conditions of pensions and benefits provided by the Australian Government are inadequate and the danger of introducing a national emergency relief scheme is that it might divert us from the need to increase the rates and liberalise the conditions. Chapter Eleven has argued that eventually we have to come to terms with whether or not we wish the poor to be dependent on our discretion and this, in turn, means coming to terms with the inequality of income, wealth and resources.

References

- 73 Richard Titmuss, "Welfare 'Rights', Law and Discretion" in *The Political Quarterly*, April-June 1971, p. 126-127.
- 74 *Social Services Act 1947-1970*, p.22-23.
- 75 Tony Lynes, "Social Security Research" in Michael Young (Ed.) *Forecasting and the Social Sciences*, Heinemann, 1968, p. 146.
- 76 Richard Titmuss, *op. cit.* p. 124.
- 77 *Ibid.* p. 125.
- 78 *Ibid.*
- 79 *Ibid.* p. 125-126.

APPENDIX ONE: Terms of reference for a working paper on emergency relief prepared for the Social Welfare Commission by the Brotherhood of St Laurence

- 1 A consideration of the situations of destitution experienced by families and individuals that can be prevented or alleviated by emergency relief.
- 2 The present provision of emergency relief including
 - (a) State Government, Local Government and voluntary agencies' policies and provisions. Available information as to amounts of money provided, the volume and value of goods supplied would be collated.
 - (b) Consideration of eligibility criteria for emergency relief, adequacy of aid provided and its accessibility in urban and rural areas.
- 3 The views of appropriate organisations and individuals as to the nature and extent of need, adequacy of present provisions and recommendations for improvement.
- 4 Recommendations for adequate emergency relief or alternative provisions and the respective roles of Commonwealth, State, Local Governments and voluntary agencies in financing and administering.

APPENDIX TWO: Questionnaire and list of non-statutory respondents

- 1 What amount was provided for emergency relief in 1972-1973?
- 2 What amount has been provided for emergency relief in the budget for 1973-1974?
- 3 How many applications for emergency relief were received and how many were assisted during 1971-1972 and 1972-1973?
- 4 What is the maximum assistance that an applicant can receive in one year?
- 5 How many separate applications will be accepted from an applicant in one year?
- 6 How many times were applicants assisted during the year? e.g. once, two times, three times, four or more times.
- 7 What is the nature of emergency relief? e.g. cash, food orders, accommodation vouchers, clothing and payment of debts.
- 8 What is the maximum assistance at any one time given to an applicant?
- 9 What is the eligibility criteria for emergency relief?
- 10 How are applications for emergency relief processed?
- 11 How many applicants assisted were already in receipt of statutory benefits?
- 12 How many applicants assisted were waiting payment of statutory benefits?
- 13 How many applicants not included in questions 11 and 12 were assisted and what were the reasons?
- 14 How would you describe resources at your disposal for emergency relief?
- 15 What should be the respective roles of the Australian, State and Local governments and voluntary agencies in financing and administering emergency relief?
- 16 What would constitute an adequate emergency relief program?

SOUTH AUSTRALIA: —

Adelaide Central Mission.
Adelaide Children's Hospital (Incorporated).
Catholic Family Welfare Bureau.
Churches of Christ — Social Service Department.
Church of England Social Welfare Committee.
Ex Services Welfare Bureau.
Hindmarsh Town Mission.
Lutheran Welfare Centre.
Methodist Church (Bowden & Brompton Mission).
Port Adelaide Central Mission.
Port Pirie Central Mission.
Prisoners' Aid Society.
Queen Elizabeth Hospital.
Queen Victoria Hospital.
Salvation Army — Men's Home.
Salvation Army — Child Care and Family Welfare.
Society of St Vincent de Paul, Inc.
Seventh-Day Adventist Church.
Whitefields Institute.
Whyalla Counselling Service.

NEW SOUTH WALES: –

Anglican Counselling Service.
Anglican Immigration Office.
Australian Red Cross Society, New South Wales Division.
Presbyterian Social Service Department (N.S.W.)
Smith Family.
St Vincent's Hospital.
Society of St Vincent de Paul.
Sydney Hospital, Department of Social Work.

VICTORIA: –

Australian Jewish Welfare and Relief Society.
Birthright.
Legacy.
Melbourne Ladies Welfare Society.
Presbyterian Social Services Department.
Red Cross.
Salvation Army.
Society of St Vincent de Paul.
Sunshine Community Chest Samaritan Fund.

QUEENSLAND: –

The Salvation Army.

TASMANIA: –

Hobart City Mission.
Lauceston City Mission.
Seventh-Day Adventist Health and Welfare Societies.
Society of St Vincent de Paul.

AUSTRALIAN CAPITAL TERRITORY: –

Civil Rehabilitation Committee.
Australian Red Cross Society, A.C.T. Division.
The Salvation Army.

WESTERN AUSTRALIA: –

Christian Welfare Centre.

NORTHERN TERRITORY: –

Salvation Army, Alice Springs.

APPENDIX THREE: Voluntary Agencies

Adelaide Central Methodist Mission	\$3,000
Anglican Counselling Service (N.S.W.)	\$30,750
Australian Red Cross Society, (A.C.T. Division)	\$154
Australian Red Cross Society, (Melbourne)	\$5,445
Australian Red Cross Society (N.S.W. Division)	\$24,700
Australian Red Cross Society (Tasmania)	\$2,869.73
Australian Jewish Welfare & Relief Society	\$52,491
Birthright	\$7,531
Brotherhood of St Laurence (Victoria)	\$39,465
Catholic Family Welfare Bureau (S.A.)	\$1,200
Christian Welfare Centre (Perth)	\$3,500
Church of England Social Welfare Committee (S.A.)	\$841.43
Churches of Christ (S.A.)	\$680
Good Neighbour Council of New South Wales	\$500
Hobart City Mission	\$8,824
Launceston Benevolent Society	\$1,990
Launceston City Mission	\$11,300
Legacy	\$66,000
Lutheran Welfare Centre	\$1,588.24
Port Adelaide Central Mission	\$3,000
Port Pirie Central Mission (S.A.)	\$187
Presbyterian Social Service Department (N.S.W.)	\$1,144
Prisoners Aid Society (S.A.)	\$16,205
Queen Victoria Hospital (S.A.)	\$500
Salvation Army (A.C.T.)	\$100
Salvation Army (Adelaide)	\$19,166
Salvation Army (Alice Springs)	\$12,000
Salvation Army (Brisbane)	\$66,148.46
Salvation Army (Melbourne)	\$52,468
Seventh-Day Adventist Health and Welfare Societies	\$1,122
St Vincent's Hospital (Sydney)	\$1,392
Sunshine Community Chest, Samaritan Fund	\$2,000
Sydney Hospital	\$6,849.70
Smith Family (N.S.W.)	\$887,256
Society of St Vincent de Paul (Canberra)	\$52,100
Society of St Vincent de Paul (Rockhampton)	\$11,869
Society of St Vincent de Paul (N.S.W.)	\$194,300

Society of St Vincent de Paul (S.A.)	\$24,906
Society of St Vincent de Paul (Tasmania)	\$22,500
Whitefields	\$500
Government	
Australian Capital Territory Welfare Branch	\$210,753
Western Australia, Community Welfare	\$2,217,103
Tasmania, Probation and Parole Services, Attorney-General's Department	\$2,500
Victoria, Social Welfare Department	\$3,382,790
South Australia, Department for Community Welfare	\$4,017,216
New South Wales	\$4,699,491
Local Board of Health for the City of Adelaide	\$400
Queensland, Department of Children's Services	\$4,068,621
Queensland, Department of Tourism, Sport and Welfare Services	\$22,000
Tasmania, Department of Social Welfare	\$823,237
Northern Territory, Department of Aboriginal Affairs	\$150,000

APPENDIX FOUR: Legislation Governing Emergency Relief

New South Wales

Government Relief Administration Act, 1930

- 3 (1) The Minister is hereby charged with the administration of the Widow's Pensions Act, 1925-1929, the Family Endowment Act, 1927-1932, and section fourteen of the Child Welfare Act, 1923, and any amendment thereof. The Minister is also charged with the duty of controlling and co-ordinating the expenditure of any public moneys in connection with the relief of destitution and distress in any shape or form including —
- (a) the issue of cash payments, food relief, railway passes, or blankets to destitute persons, or the granting of Christmas cheer;
 - (b) subsidies to any benevolent or philanthropic institution or society;
 - (c) the supply of artificial limbs or surgical aid to the destitute;
 - (d) deaf, dumb, and blind institutions;
 - (e) allowances to deserted wives, women whose husbands are incapacitated, and mothers of illegitimate children;
 - (f) allowances for relief to such mothers in distress and issue of baby outfits; and
 - (g) any other charitable, benevolent, or philanthropic object prescribed by the regulations.
- (2) The Public Service Board shall make such transfers or readjustments of officers and employees employed at the date of the commencement of this Act in the administration of the enactments referred to in subsection one of this section or in connection with the expenditure of public moneys on the objects enumerated in that subsection and such reallocations of the duties of such officers and employees as will ensure the establishment and continuance under the Director of Government Relief of a proper standard of efficiency and economy for carrying out the duties conferred and functions imposed by the Act or by the regulations made thereunder.
- (3) The Minister shall be charged with the duties of relieving to the extent of the funds available all deserving cases of need and destitution, and of organising and carrying out by means of government agencies or by co-operation with any benevolent, eleemosynary, or philanthropic organisation or society, all measures necessary to this end.
- (4) The Minister shall take all such steps as are practicable to avoid the duplication of relief by any government department and any benevolent or philanthropic organisation or society, and to prevent imposition upon any such department, organisation or society.

Northern Territory of Australia

Social Welfare Ordinance, 1964

Part III Assistance to Certain Persons

- 12 (1) Subject to this Ordinance and subject to the directions of the Administrator in Council, the Director may apply any moneys made available for the purposes of this Ordinance for the benefit of a person to whom he owes a duty under this Ordinance.
- (2) Without limiting the generality of the last preceding sub-section the Director may, in relation to persons whom he owes a duty under this Ordinance, apply any such moneys for any or all of the following purposes: —
- (a) to provide food or clothing, medicine, medical requisites or surgical appliances;
 - (b) to pay for fees for medical attention, hospitalization or legal assistance;
 - (c) to provide furniture;
 - (d) to pay for rents or charges for accommodation;

- (e) to provide tools of trade or machinery, plant, equipment, materials or livestock for the purpose of carrying on any trade, business, calling, profession or undertaking;
 - (f) to pay to a person a sum of money;
 - (g) to pay for fees and allowances for the education, training or maintenance of a person;
 - (h) to effect a purpose ancillary to any of the above purposes.
- 13 (1) Where the Director provides a person with any article (not being an article supplied for consumption) the article does not become the property of that person but remains the property of the Commonwealth until that person has paid to the Commonwealth the cost or value of the article, whichever is the lesser.
- (2) A person shall not without the consent of the Director sell or dispose of any article that remains the property of the Commonwealth by virtue of the last preceding sub-section. Penalty: One hundred pounds or imprisonment for six months.
- 14 Where the Director provides a person with an article in pursuance of this Ordinance the cost of the article shall, unless the Director otherwise specifies, be a debt due to the Commonwealth by that person and recoverable in any court of competent jurisdiction.
- 15 Where a person to whom the Director owes a duty under this Ordinance is provided with an article or advanced a sum of money by the Director, the Director may take such security as he thinks fit for the payment to the Commonwealth of the cost of the article or for the repayment to the Commonwealth of the money.
- 16 Except with the approval of the Minister, the Director shall not provide a person with any articles or pay any sums of money to or for the benefit of a person to a total value in excess of One thousand pounds.

Queensland

The Children's Services Act of 1965

Part V – Children in need of assistance.

- 41 Assistance to families. When it appears to the Director that the income or resources of a family is or are inadequate to maintain or properly care for the child or children of that family or that from any other cause such child or children is or are in need of assistance the Director may in his discretion give assistance to such family in such form and for such period as he may determine.
- For the purpose of securing to any person education or vocational training on a full-time basis the Minister may, in relation to a person who or whose family is receiving or would, were he a child, receive assistance under this Part, direct that such assistance may be given to such person or to his family notwithstanding that he has attained the age of seventeen years and the Director may give such assistance to such person or to his family accordingly.
- When such assistance involves the expenditure of money by the Director the power conferred by this section shall be subject to appropriation by Parliament of moneys for the purpose.
- 42 Guardianship of children assisted. The giving of assistance to a family or to any person under this Part of this Act shall not in any way affect the guardianship of custody of any person concerned at the time such assistance is given.
- 43 Assistance may be conditional on supervision. The Director may, in any case where he considers the circumstances warrant it, make the giving or assistance under this Part conditional upon the family or person concerned accepting such supervision over any member of such family or over such person as the Director may, from time to time, in writing, specify.
- 44 Director's power in respect of assistance.
- (1) In relation to assistance given under this Part of this Act the Director may –
- (a) cause such assistance to be paid or given to such person or persons, and, in the latter

- case, in such proportions, as he, from time to time, determines;
- (b) from time to time, vary the form of such assistance as he considers the circumstances of the case require;
- (c) cease all such assistance if —
 - (i) the family concerned or the person being assisted is not complying with any conditions to which the giving of such assistance is subject;
 - (ii) the family concerned does not bona fide co-operate with the Director in securing the maintenance and proper care of any child of that family; or
 - (iii) for any other reason the Director considers that such assistance should no longer be given.
- (2) In determining whether or not such assistance should cease the Director shall consider, as the paramount consideration, the well-being and proper care of the child or children of the family concerned or, as the case may be, of the person for whom such assistance is given.

45 Assistance to be given as prescribed. When the amount or quantity of assistance to be given under this Part or any other matter in relation to such assistance is prescribed the Director shall give such assistance as so prescribed.

South Australia

Community Welfare Act, 1972

Division II — Assistance to families and persons in need.

- 32 (1) The Director-General may, subject to any directions of the Minister, provide assistance for such families or persons in need or distress as he may determine.
- (2) The assistance may be provided in any of the following ways —
- (a) the Director-General may provide a family or person in need of assistance with money or commodities for maintenance and may provide services that may conduce to the welfare of that family or person;
 - (b) the Director-General may provide, or arrange for a person in need of assistance to receive such care or treatment as he may require; or
 - (c) the Director-General may receive a person in need of assistance into a suitable home.
- (3) In determining an application for assistance under this Act, account shall not be taken of any gift of food, or any gift or loan of household goods or commodities to the applicant by any person or agency.
- 33 (1) In any case where —
- (a) assistance has been provided for any person pursuant to this Division or the corresponding provisions of the repealed Social Welfare Act; and
 - (b) that person, or a near relative of that person, is at any time within six years after the provision of that assistance, able to repay the whole or any part of the cost of that assistance, a court of summary jurisdiction may, upon complaint by an officer of the Department, inquire into the matter.
- (2) If the court is of the opinion that the person, who received the assistance, or the near relative, is able to repay any amount towards the cost of the assistance provided, and that in the circumstances repayment is desirable, it may order him to pay that amount to the Director-General, either in one sum, or by instalments.

Western Australia

Welfare and Assistance Act, 1961

- 8 The Minister may for the purpose of rendering and affording financial assistance —

- (a) to or on behalf of indigent persons;
- (b) for the transport of indigent persons; or
- (c) for payment of funeral expenses not exceeding thirty-five pounds in any one instance in respect to the burial of persons dying in necessitous circumstances.

make advances at his discretion to persons who apply for such assistance and satisfy the Minister that in the circumstances of the case such assistance should be given.

- 9 (1) Every application for assistance under the Act shall be made to the Department, shall contain such particulars as are prescribed, and shall be investigated forthwith in such manner, by such means and to such extent as having regard to the particulars contained in the application appears to the Director necessary or advisable.
- (2) The result of the investigation made under this section and the apparent merit or otherwise of the application as disclosed by such investigation shall be reported to the Minister, together with such recommendation and advice to the Minister as the offices making the investigation thinks proper.
- 10 (1) If the Minister, after considering the report and the recommendation and advice referred to in section nine of this Act, is satisfied that the person the subject of the application for assistance is in need and deserving of financial assistance under this Act, he may from time to time grant to the applicant such assistance under this Act as he thinks fit in accordance with the scale of rates determined by him, and which he is hereby authorised to determine, from time to time and subject to such terms and conditions as to payment, expenditure and repayment as in his discretion he considers advisable or necessary.
- (2) Notwithstanding the provisions of subsection (1) of this section, where in any case the Minister considers the circumstances to be unusual and exceptional and the person by or on behalf of whom the application is made to be deserving of assistance to an extent greater than that provided in the scale of rates for the time being applicable, he may at his discretion grant additional assistance to such extent as in that case appears to him necessary.

Victoria

Social Welfare Act 1970

- 15 The Minister may, from any moneys available for the purpose, cause payments to be made in conjunction with the Commonwealth to persons to whom the *Commonwealth Act* known as the *States Grants (Deserted Wives) Act 1968* applies.
- 16 Where any child is without sufficient means of support any parent or other person who has the care and custody of any such child and who is prepared to take all necessary legal proceedings that are available for obtaining sufficient means of support for such child may make application in the prescribed form to the Director-General that a periodic sum be paid to him or her towards the maintenance of such child.
- 17 (1) An application may be made under this Division in respect of a young person if that young person is –
 - (a) an invalid or otherwise incapacitated and has not attained the age of sixteen years; or
 - (b) in full-time attendance at an educational establishment.
- (2) Upon receipt of any such application the Director-General shall refer it for investigation to a special magistrate appointed pursuant to the provisions of this Division unless the Director-General considers such a course unnecessary and may, on behalf of such child, take proceedings under Part 1 of the *Maintenance Act 1965* against any person liable to contribute to the support of such child.
- (3) With the consent of any applicant the Director-General may require any person whom he believes to be in a position to do so to furnish to him with the consent of the applicant a confidential report as to the circumstances or the financial transactions of the applicant

or of the spouse or children of the applicant or, where the applicant is not the parent, of any parent of the child or young person.

- (4) Where it appears to a stipendiary magistrate in chambers that an applicant is unreasonably withholding his consent to a requirement to furnish a report under the preceding sub-section the stipendiary magistrate may make an order dispensing with the applicant's consent.
- (5) Every person who on being required to do so by the Director-General fails to furnish a report within a reasonable time or furnishes a report containing any statement which is wilfully untrue in any particular shall be guilty of an offence.

Penalty: \$250 or imprisonment for three months.

- 18 All members of the police force shall, when requested so to do, assist the Director-General in obtaining information necessary for the investigation of an application and clerks of magistrates' courts shall when requested so to do, furnish confidential reports to the Director-General as to any matters in their possession or knowledge with respect to any application.
- 19 On the completion of his investigation the special magistrate shall forward to the Director-General the application together with a report upon the results of his investigation and a recommendation as to whether and what assistance in his opinion should or should not be granted to the applicant.
- 20
 - (1) The Director-General may grant the application with such modifications and subject to such conditions (if any) as he thinks fit or may refuse the application.
 - (2) In any case where the Director-General considers that it would be in the best interests of any child or young person so to do he may direct that all or any part of the periodic sum so granted be paid in any manner he determines.
 - (3) Any applicant whose application has been refused shall be notified forthwith in writing of such refusal and that he may within fourteen days after the determination of his application by the Director-General appeal to the Minister against the determination and the Minister may grant or refuse the appeal and may vary any determination as he thinks fit.
- 21
 - (1) The payment of any sum to an applicant pursuant to the provisions of this Division –
 - (a) shall be made as from the date of receipt of the application by the Director-General or such later date as he directs;
 - (b) may be discontinued, suspended, increased, or reduced at any time by the Director-General as is warranted by the circumstances of the case;
 - (c) shall cease to be paid in respect of a child or young person upon such child or young person discontinuing full-time attendance at school unless the Director-General directs in writing, where the child or young person is an invalid or is otherwise incapacitated or where in his opinion the special circumstances of the case make it advisable, that assistance be continued for any further period or periods until he attains the age of sixteen years.
 - (2) The provisions of this Division relating to investigations shall with such adaptations as are necessary extend and apply for the purposes of this section.

**APPENDIX FIVE: State Government Emergency Relief Provisions
Covering Rates, Allowable Income and Assets**

DEPARTMENT OF CHILD WELFARE AND SOCIAL WELFARE (N.S.W.)

TABLE 1: Scales of Assistance and Allowable Income 1 December 1973

Categories of continuing assistance which may be paid, and the respective allowable incomes.

<i>Classification</i>	<i>Scale</i>	<i>Continuing Assistance per fortnight</i>	<i>Allowable Incomes per fortnight</i>
Male or female adult with no dependent children under 16 years of age.	A	\$26.00	\$4.00
Male or female with one or more dependent children under 16 years of age.	B	\$38.00 <i>Plus a Mother's Allowance (if applicable) of either \$10 or \$14 Plus a Child Allowance of \$10 for each eligible child.</i>	\$8.00
Man and spouse with no dependent children under 16 years of age.	C	\$40.00	\$4.00
Man and spouse with one or more dependent children under 16 years of age.	D	\$44.00	\$4.00
Unmarried persons of 16-21 years of age.	X Y Z	16 years: \$10.00 17 years: \$10.00 18-21 years: \$11.00	\$1.00 \$2.00 \$3.00

- Notes:* (i) The minimum rate of assistance payable, in any form is \$1.00 per fortnight;
(ii) Where an application is accepted, for a period of less than one week, the amount payable is half of the fortnightly rate.

Who will receive Continuing Assistance?

Although no firm criteria may be given for these applicants who will be eligible for Continuing Assistance, it is most likely that they will be either: —

- (a) Deserted wives,
- (b) Deserted *de facto* wives,
- (c) Unmarried mothers of 16 years of age and over,
- (d) Wives whose husbands are in gaol, or
- (e) Wives whose de-facto husbands are in gaol.

TABLE 2

<i>Classification</i>	<i>Scale</i>	<i>Temporary Assistance per fortnight</i>	<i>Allowable Incomes per fortnight</i>
Male or female adult with no dependent children under 16 years of age.	A	\$11.00	\$4.00
Male or female with one or more dependent children under 16 years of age.	B	\$13.20 <i>Plus the value of one pint of milk per day for each child under 7 years of age.</i>	\$8.00
Man and spouse with no dependent children under 16 years of age.	C	\$16.50	\$4.00
Man and spouse with one or more dependent children under 16 years of age.	D	\$19.80 <i>Plus the value of one pint of milk per day for each child under 7 years of age.</i>	\$4.00
Unmarried persons of 16-21 years of age.	X	16 years: \$5.00	\$1.00
	Y	17 years: \$5.00	\$2.00
	Z	18-21 years: \$6.50	\$3.00

- Notes:*
- (i) The minimum rate of assistance payable, in any form, is \$1.00 per fortnight.
 - (ii) Where an application is accepted for a period of less than one week, the amount payable is half of the fortnightly rate.

Who will receive Temporary Assistance?

Again, only guidelines may be given as to who will receive assistance, however, examples are: —

- (a) De jure widows
- (b) Persons awaiting payment from the Commonwealth Department of Social Security for: —
 - (i) widow, age or invalid pension
 - (ii) sickness benefit
 - (iii) unemployment benefit
 - (iv) special benefit
- (c) Persons awaiting payment of: —
 - (i) worker's compensation
 - (ii) third party insurance
 - (iii) initial payment of wages
- (d) Sponsored immigrants where the sponsor is deceased or in receipt of Commonwealth Pension or Benefit.

Note: Any applicant who is eligible for Continuing Assistance should be provided with such assistance immediately. Temporary Assistance is NOT to be used as an interim form of assistance in cases such as these.

SOUTH AUSTRALIA DEPARTMENT FOR COMMUNITY WELFARE

TABLE 3: Financial Assistance Table – Ceiling Rates

26 March 1973

		GROUP A		GROUP B		GROUP C
Child Endowment (which is not inc. in the ceiling rates & not assessable as income.)		Unmarried Mothers, Deserted Wives, Wives of prisoners (including defacto); also aged or invalid persons expected ultimately to be accepted by the Commonwealth for pensions.		Persons not accepted for Group A comprising sick, temporarily unemployed or miscellaneous.		Single men with no fixed place of abode.
\$	No. of Child-	(1)		No. of Child-	One Parent	Two Parents
		One Parent (2)	Two Parents (1)			
\$		\$	\$			\$
--	0	\$21.50	\$37.50	0	\$21.50	\$37.50
0.50	1	\$30.00 +Up to 4.00	\$42.00 +Up to 4.00	1	\$26.00	\$42.00
1.50	2	\$34.50 +Up to 4.00	\$46.50 +Up to 4.00	2	\$30.50	\$46.50
3.50	3	\$39.00 +Up to 4.00	\$51.00 +Up to 4.00	3	\$35.00	\$51.00
5.75	4	\$43.50 +Up to 4.00	\$55.50 +Up to 4.00	4	\$39.50	\$55.50
8.25	5	\$48.00 +Up to 4.00	\$60.00 +Up to 4.00	5	\$44.00	\$60.00
11.00	6	\$51.50 +Up to 4.00	\$64.50 +Up to 4.00	6	\$48.50	\$64.50
14.00	7	\$57.00 +Up to 4.00	\$69.00 +Up to 4.00	7	\$53.00	\$69.00
17.25	8	\$61.50 +Up to 4.00	\$73.50 +Up to 4.00	8	\$57.50	\$73.50

\$10.75 or food orders or accommodation at an approved Men's Home (to which \$10.75 will normally be paid).

Notes to Table

- (1) In Group 'A' rates are shown in two components, the second of which represents an allowance for housing costs. Except for childless people, supplementary housing allowances may be paid to the extent that housing costs exceed \$4.00 per week with a maximum supplement of \$4.00.
- (2) Deserted wives and unmarried mothers who have a child in their custody under 6 years of age are eligible for payment of \$2.00 per week additional to the ceiling rates.

Special Payments

1. In cases of extreme hardship, special payments may be made to cover emergency expenditure for such items as overdue electricity and gas accounts and clothing.
2. For recipients of widow's, invalid and age pensions, with children, where housing costs are other than rent and they do not therefore qualify for the Commonwealth Supplementary rent allowance of \$4.00 per week an allowance may be paid to the extent that housing costs exceed \$4.00 per week with maximum supplement of \$4.00
3. Commonwealth pensioners, who by that fact do not qualify for financial assistance may in certain circumstances be paid special assistance such as allowances for special diets medically recommended if they have no other income and they otherwise satisfy eligibility tests for State Financial Assistance.
4. Where a child is being cared for by persons other than his natural parents, and the parents are deceased, in gaol, cannot be located, or are unable to contribute towards the child's maintenance, financial assistance may be paid on behalf of such child up to a maximum of \$5.00 per week.

Assessment of Income from Boarders ("Board Profit")

Where a person in receipt of State Financial Assistance boards, persons with an income (including members of his family) an assessment of profit is made in accordance with the following scale and the profit assessed is regarded as part of the recipients' income.

<i>Boarder's earnings per week</i>	<i>Board expected per week</i>	<i>Amount assessed as income (i.e. 'Board Profit') per week</i>
Up to \$16.00	\$6.00	NIL
Up to 18.00	6.50	\$0.50
Up to 20.00	7.00	1.00
Up to 22.00	8.00	2.00
Up to 24.00	9.00	3.00
Up to 26.00	10.00	4.00
Up to 28.00	11.00	5.00
Over 28.00	12.00	6.00

Allowable Income and Liquid Assets

1. *Deserted Wives & Unmarried Mothers*

- (a) Both classifications are allowed liquid assets up to \$500.00 without it affecting eligibility. For this purpose liquid assets are defined as cash, bank balance, shares, bonds or similar.
- (b) Both classifications are allowed the following amounts of income without it affecting their eligibility for financial assistance or the amount of that assistance:
 - Mother with 1 dependent child . . . \$10.00 p.w.
 - Mother with 2 dependent children . . . \$10.00 p.w.
 - Mother with 3 dependent children . . . \$12.00 p.w.
 plus an additional \$4.00 p.w. for each subsequent dependent child.
- (c) Income for this purpose includes actual or assessed income such as earnings, maintenance payments, board profit, the value of free board and lodging in return for house-keeping services; but *does not* include any Commonwealth Social Security Benefit or

Pension including Repatriation Pension which is to be a direct deduction from any State Assistance and is not "Allowable Income" for State purposes.

- (d) The value of free board and lodging in return for housekeeping services is assessed as equal to the appropriate scale of assistance under 'Group B' (one parent family).

2. *Wives of Prisoners*

- (a) The same provisions with regard to allowable income apply as for deserted wives and unmarried mothers.
- (b) No amount of liquid assets is allowed under this classification. The supplementary payment of \$2.00 p.w. for a child under 6 years of age does not apply.

3. *Supplementary Housing Cost Allowance*

Eligible applicants under Group 'A' are allowed an income of \$1.00 per week without it reducing the maximum amount of the supplementary housing cost allowance that can be paid; income in excess of \$1.00 per week has the effect of reducing the allowance on a \$1.00 for \$1.00 basis.

WESTERN AUSTRALIA DEPARTMENT FOR COMMUNITY WELFARE

Monetary Assistance Scale 8 August 1973

Table 4

Explanatory Notes

Basic Rate	\$21.50
(for mother)	
Mothers Allowance	4.00
Child Allowance	4.50
(per child)	

Supplementary Allowances

Payable in particular circumstances (set out below)	
Child under 6 years, or	
Invalid child (U/16)	2.00
Rent Allowance	4.00

Permissible Means:

Liquid Assets — \$500.00

Earning of \$10.00 per week for parent with one child, increasing by \$3.00 per week for each additional dependent child.

MEANS TEST FOR RENT ALLOWANCE

Allowable income \$6.00 per week per child, plus \$1.00 per week for mother. Any additional income is direct deduction from allowance.

One Parent families
Deserted or separated wives
Unmarried Mothers
Wives or de factos of prisoners

Unemployment and Sickness Benefits
(Payment for first week)

Parent	\$21.50	Husband	\$ 8.25
Parent and 1 child	30.00	Husband and Wife	11.25
Parent and 2 children	34.50	Husband, Wife and 1 child	12.75
Parent and 3 children	39.00	Husband, Wife and 2 children	14.25
Parent and 4 children	43.50	Husband, Wife and 3 children	15.75
Parent and 5 children	48.00	Husband, Wife and 4 children	17.25
Parent and 6 children	52.50	Husband, Wife and 5 children	18.75
Parent and 7 children	57.00	Husband, Wife and 6 children	20.25
Parent and 8 children	61.50	Husband, Wife and 7 children	21.75

Pensions, Superannuation, Maintenance Orders, or any other unearned income is assessed.

Scale does not increase for additional children.

One parent families receive \$8.25, plus \$1.50 each child.

FOSTER CHILDREN: \$ 8.50
per week
per child

Assistance payable — one week after registering for Benefit.

TASMANIA
DEPARTMENT OF SOCIAL WELFARE
Relief to Mothers in Necessitous Circumstances

(A) Categories of Assistance

- (1) Allowance to Deserted Wives or Wives with husbands in gaol.
- (2) Allowances to Defacto Wives or Defacto Wives with husbands in gaol.
- (3) Unmarried Mothers.
- (4) Pending receipt of Unemployment and Sickness Benefits.
- (5) Pending receipt of a Widow or Invalid Pension.
- (6) Relatives' Allowance.

(B) Formula of Assistance

$$A + nC + R - Y - D \text{ (excluding child endowment)}$$

Notes on Formula:

A = Minimum living requirements of Widow or Married Couple plus one child (as scale).

n = The number of children in excess of one.

C = Minimum living requirements of children in excess of one.

R = Rent requirements (as scale).

Y = Income from all sources (excluding Child Endowment).

D = Difference between rent requirement and actual rent where rent requirement exceeds actual rental.

(C) Explanatory Notes on certain components of the formula which apply to all forms of assistance

(1)	Scale for R.	Per week
	Widow or married couple + 1 dependent child	\$10.75
	" " " " + 2 " children	11.00
	" " " " + 3 " "	11.25
	" " " " + 4 " "	11.50
	" " " " + 5 " "	11.75
	" " " " + 6 " "	12.00

(2) Y. (Income from all sources, excluding Child Endowment).

Money in Bank: Allow \$500 for single person. Add to weekly income \$0.25 per week for each complete \$10.00 in excess of these amounts.

Boarders: Where it is a member of the family take two fifths of earnings up to maximum of \$15.00, subtract \$4, and assess remainder as income.

Where there is an adult boarder, other than a member of the family, income from board should be arbitrarily assessed at \$6.00.

Where there is an adult boarder in receipt of a pension (e.g. an old-age pensioner relative) the income from board should be arbitrarily assessed at \$3.00.

These assessments of income are to be regarded as a guide applicable in most cases, but special circumstances will be considered on their merits.

Other forms of income which should be included under this heading are contributions towards the maintenance of wife or children (e.g. by Court Order), allowances or gifts from relatives, benefits from friendly societies and superannuation funds, income from property, income from personal exertion of wife and/or husband, etc.

Notwithstanding the above, with effect from 7/12/72, applicants for, or recipients of allowances may have other income as set out below. However this does not apply to any Commonwealth Social Service Benefit or pension, including any Repatriation pension.

For a mother with one dependent child — \$10 per week
 For each other additional dependent child — 4 " "

Income, for this purpose, will include actual or assessed income such as earnings, maintenance payments or profit from boarders.

(3) D. The difference between rent requirement (as shown in scale above) and actual rent paid, where rent requirement exceeds actual rent.

(D) *Forms of Assistance*

(1) *Allowances to:-*

- (a) Deserted Wives or Wives with husbands in gaol, pending eligibility for Commonwealth pensions.
- (b) Deserted Defacto Wives or Defacto Wives with husbands in gaol.
- (c) Unmarried Mothers.
- (d) Wives pending receipt of a Widow or Invalid Pension.

$$\text{Allowance} = A + n^C + R - Y - D$$

Scale for A: (Minimum living requirements)

A + n ^C Wife	+ 1 dependent child	\$23.25 per week
	+ 2 " children	27.50 " "
	+ 3 " "	31.75 " "
	+ 4 " "	36.00 " "
	+ 5 " "	40.25 " "
	+ 6 " "	44.50 " "

NOTE: If there is a child under 6 years, or an invalid child requiring full-time care and attention, and other extenuating circumstances such as excessive rental, consideration may be given to the payment of a further \$2.00 per week.

(2) *Sickness Benefits:*

Allowance:

Where a widow or married couple with dependent children have applied for a Commonwealth Sickness Benefit and are in destitute circumstances, a single special grant may be made to cover the period until the benefit is received.

These grants to be for a maximum of two weeks, at the rate of \$14.50 per week for a married couple and one child, with an additional \$1 for each child after the first, up to a maximum of \$19.50.

(3) *Unemployment Benefits:*

Allowance:

Where a widow or married couple with dependent children have applied for a Commonwealth Unemployment Benefit and are in destitute circumstances, a single Special Grant may be made to cover the period until the benefit is received.

The allowance payable to be at the rate of \$14.50 per week for a married couple with one child, with an additional \$1 for each child after the first, up to a maximum of \$19.50.

However, where —

- (1) An applicant has been in steady employment, it is not considered that he will normally be eligible for any assistance from the State.
- (2) An applicant has delayed his application and can give no valid reason for such action, it is not considered that he will be eligible for any assistance from the State.

(4) *Relatives Allowance:*

The "Relatives Allowance" for persons who are looking after children for whom they have no financial responsibility will be at the rate of \$2.50 per child.

(5) Other Assistance:

In cases of exceptional hardship, school clothing may be supplied, in addition to financial assistance as provided above.

Assistance for Unmarried Mothers

Unmarried mothers with dependent children, may be assisted at the same rate as for deserted wives, provided they have taken all reasonable action to recover maintenance from the putative father. It is a further condition that they must themselves be looking after the child and thus unable to accept employment. It is reasonable that a girl living at home with her parents should expect some assistance from them, and in such cases the rental component of the allowance is not paid. Where a girl is living at home while both parents go out to work, the allowance is normally not payable, on the grounds that she should receive some income for housekeeping services.

An application should be supported by a memorandum from the C.W.O. setting out how it is proposed that the care of the child will be arranged, what the domestic circumstances are, and what action has been taken regarding maintenance.

Since most applicants for this form of assistance are young women, facing a very difficult situation, and often without advice or support, it is a condition of any such allowance granted, that the mother, while in receipt of the allowance, will accept supervision by a child welfare officer. Such cases should be supervised in much the same way as for preventive supervision, with visits at not less than quarterly intervals, and recorded in the usual way.

As an aid to this supervision, the mother is required to take the child regularly to a Child Health Clinic and the C.W.O. should arrange this with the Clinic Sister.

Unmarried mothers, in receipt of allowances from the Department, should be taken on case-load, and recorded by notification slips, using the abbreviated status term "S.M." (single mother).

NORTHERN TERRITORY WELFARE DIVISION

Assessment of Need

20 September, 1973

Basically this is done by comparing a person's/family's total income against basic calculated costs of living. The principle on which financial assistance rests is that every person or family is entitled to the basic necessities of life and that the difference between these costs and their total income is made up by assistance from this office in the form of an E.P.O. or cheque.

Persons requiring assistance fall into several well defined categories and their estimated costs of living are set out below. Living costs are calculated by market surveys at regular intervals and consequently are subject to change.

Estimated Living Costs per Fortnight

(a) Single pensioners (including aged, widowed, invalid)

Rent — actual cost up to	\$30.00	
Water and Electricity	4.00)	(\$2.00 each item)
Food	20.00)	
Incidentals	10.00)	\$39
T.V. Hire/H.P. repayments	5.00)	
	<u>69.00</u>	Maximum

(b) Single persons (not including pensioners)

Rent — Actual cost up to	\$30.00	
Food	14.00)	
Incidentals	10.00)	\$24
	<u>54.00</u>	

(c) Couples without Dependents (including pensioners)

Rent — actual cost up to	\$40.00	
Water and Electricity	4.00)	
Food	24.00)	
Incidentals	14.00)	\$47
T.V. Hire/H.P.	5.00)	
	<u>87.00</u>	Maximum

(d) Families

Rent — actual cost up to	\$50.00	
Water and Electricity	4.00	
Food — according to rates		
Children under 5	10.00	
Children 5-11	12.00	
Girls 11-16	12.00	
Boys 11-16	16.00	
Adult female	10.00	
Pregnant female	14.00	
Adult male	14.00	
Incidentals		
per family	10.00	
per adult parent	2.00	
per child	2.00	
T.V. Hire or H.P. payments	5.00	

There is a tapered means test with 50c off assistance for each \$1 of income.

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