

Australia

Exchange rate: US\$1.00 =
0.96 Australian dollars (A\$).

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1908 (old-age and disability pensions) and 1942 (widow pension).

Current laws: 1991 (social security), 1992 (superannuation administration), and 1999 (family tax).

Type of program: Social assistance and mandatory occupational pension system.

Coverage

Social assistance (social security): All residents of Australia.

Mandatory occupational pension (superannuation): Employed persons aged 18 to 69 earning more than A\$450 a month.

Exclusions: Self-employed persons.

Source of Funds

Insured person

Social security: None.

Mandatory occupational pension (superannuation): None required, but voluntary contributions are encouraged through tax incentives.

Self-employed person

Social security: None.

Mandatory occupational pension (superannuation): None required, but voluntary contributions are encouraged through tax incentives.

Employer

Social security: None.

Mandatory occupational pension (superannuation): 9% of basic wages, up to A\$45,750 a quarter (2012 to 2013 financial year) (gradually rising by 0.25% a year from 2013 to 2015, then by 0.5% a year to reach 12% in 2019).

Employer contributions are tax deductible.

Government

Social security: The total cost is financed from general revenue.

Mandatory occupational pension (superannuation): Co-contribution, matches A\$0.50 for each A\$1 of the insured's voluntary contributions up to A\$500 a year for annual after-tax incomes up to A\$31,920. The co-contribution gradually decreases to 0 for annual incomes from A\$31,920 to A\$46,920. Low-income super contribution, 15% of employer or insured's contributions (A\$20 to A\$500 a year) for annual taxable income up to A\$37,000.

Qualifying Conditions

Old-age pension

Social security (means tested unless blind): Age 65 (men, gradually rising to age 67 from 2017 to 2023) or age 64 and 6 months (women, gradually rising to age 65 by July 2014 and to 67 from 2017 to 2023). Must have been an Australian resident for at least 10 years, including at least five continuous years.

Work bonus scheme: Paid to pensioners (except recipients of the Parenting Payment. See Unemployment).

The old age pension is payable abroad indefinitely if the pension begins before the insured leaves the country. The pension benefit may be reduced after 26 weeks.

Old-age pension supplement: Paid to old-age pensioners to assist with general living expenses, including utilities.

Commonwealth seniors health card (CSHC): Issued to Australian residents of pensionable age with taxable incomes below certain levels.

Seniors supplement: Paid to CSHC holders and veterans' affairs gold card holders to assist with general living expenses, including utilities.

Caregiver payment (means tested): Paid to providers of constant at-home care who are not substantially employed due to caregiving responsibilities. Recipients of care must be frail aged (aged 65 or older and in need of a substantial level of care and support) or have a severe disability or medical condition.

Caregiver payment supplement: Paid to recipients of the caregiver payment to assist with general living expenses including utilities.

Rent assistance (means tested): Paid based on family situation and level of rent. Special rules apply to people living in retirement villages.

Remote area allowance: Paid to social security recipients who permanently live in remote tax zones.

Pensioner concession card: Provided to persons receiving an old-age pension.

Mandatory occupational pension (superannuation): Age 55 (gradually rising to age 60 from 2015 to 2025) and permanently retired.

Disability pension

Social security (means tested unless blind): Age 16 to 65 (men) or age 16 to 64 and 6 months (women). Must have a permanent physical, intellectual, or psychiatric impairment, be unable to work 15 hours a week for at least the minimum wage, and be unable to be retrained for such work for at least two years due to the impairment.

If the assessed disability began before becoming an Australian resident, the person must reside in Australia at the time of the claim and have at least 10 years of residence, including at least five continuous years.

The disability pension is payable abroad in some circumstances.

Disability pension supplement: Paid to recipients of the disability pension to assist with general living expenses, including utilities.

Mobility allowance (not means tested): Paid to a person age 16 or older with a disability who cannot use public transportation without substantial assistance and who must travel to work (either paid or voluntary), receive training, or search for a job.

Caregiver payment (means tested): Paid to providers of constant at-home care who are not substantially employed due to caregiving responsibilities. Recipients of care must have a severe disability or severe medical condition or be frail aged (aged 65 or older and in need of a substantial level of care and support). The caregiver and the person receiving care must meet residency requirements.

Caregiver payment supplement: Paid to recipients of the caregiver payment to assist with general living expenses, including utilities.

Caregiver allowance: Paid to an individual who provides constant at-home care to a person with a disability or medical condition or is frail aged (aged 65 or older and in need of a substantial level of care and support). The allowance is not taxed or subject to income or asset testing and can be paid in addition to a social security income support payment. The caregiver and the person receiving care must meet residency requirements.

Caregiver supplement: Paid to caregivers who receive a caregiver allowance or certain other qualifying payments.

Rent assistance (means tested): Paid based on family situation and level of rent. Special rules apply to people living in retirement villages.

Telephone allowance: Paid to disability pensioners younger than age 21 and without children to assist with maintaining a fixed telephone line, mobile phones, and home Internet connection.

Pharmaceutical allowance: Paid to disability pensioners younger than age 21 and without children to assist with the cost of medicine.

Remote area supplement: Paid to social security recipients who permanently live in remote tax zones.

Utilities allowance: Paid to disability pensioners younger than age 21 and without children to assist with utility bills.

Pensioner concession card: Provided to disability pensioners.

Mandatory occupational pension (superannuation): Benefits may be paid when a superannuation fund member leaves the workforce as the result of a total and permanent disability.

Survivor pension

Social security (means tested): A widow(er) with dependent children is entitled to benefits under the family tax benefit (Part B). See Family Allowances.

Widow allowance (means tested): Paid to a woman born on or before July 1, 1955, who is not currently in a long-term relationship and has become widowed, divorced, or separated since age 40. Must be (or have been) a resident of Australia and have no recent gainful employment.

Widow allowance supplement: Paid to widow allowance recipients who are of pensionable age.

Rent assistance (means tested): Paid based on family situation and level of rent. Special rules apply to people living in retirement villages.

Telephone allowance: Paid to widow allowance recipients older than age 60 but younger than pensionable age who received continuous income support for at least nine months.

Pensioner concession card: Age 60 and receiving the widow allowance for at least nine months.

Utilities allowance: Paid to widow allowance recipients to assist with utility bills.

Double orphan payment: Paid for a child younger than age 16 (aged 16 to 21 if a student not receiving the youth allowance) if both parents are deceased or if one parent is deceased and the other is in a hospital or an institution on a long-term basis, has been in prison for at least 10 years, or whose whereabouts are unknown.

Bereavement payment: Paid to a surviving partner, caregiver, or parent of a young child following the death of a pensioner, long-term income support recipient, child of a family tax benefit recipient, or care recipient. See Family Allowances.

Bereavement allowance (means tested): Generally paid to a surviving partner for up to 14 weeks to assist with settling financial affairs and provide ongoing support, subject to residency requirements.

Benefits are generally payable abroad for up to 13 weeks.

Mandatory occupational pension (superannuation): Benefits are paid to the survivors of superannuation fund members.

Old-Age Benefits

Old-age pension

Social security (means tested unless blind): Up to A\$712 is paid every two weeks for a single person; A\$536.70 for each member of a couple (September 2012).

Work bonus scheme: Eligible pensioners can earn up to \$250 every two weeks without it being counted as income under the pension means test. In addition, any unused amount of the \$250 work bonus accumulates in an employment 'income bank', up to \$6,500. Credit in the 'income bank' can then be carried forward to future years and used to offset employment income that would otherwise be taken into account under the pension means test.

Old-age pension supplement: Up to A\$60.60 for a single person and A\$45.70 is paid every two weeks for each member of a couple (September 2012).

Commonwealth seniors health card (CSHC): Provides access to reduced-cost medicine, medical services, some reduced fares, and the seniors' supplement.

Seniors' supplement: A\$845 a year is paid quarterly for a single person; A\$637 a year for each member of a couple (September 2012).

Caregiver payment (means tested): Paid at the same rate as the old-age pension.

Rent assistance (means tested): Up to A\$160.44 is paid every two weeks, according to marital status, number of dependents, and the level of rent. Special rules apply to people living in retirement villages.

Remote area allowance: A\$18.20 is paid every two weeks for a single person; A\$15.60 for each member of a couple. An additional A\$7.30 is paid every two weeks for each dependent child.

Pensioner concession card: Provides cardholders with reduced costs for medical services, medicine, and for certain Commonwealth, state or territory and local government services.

Benefit adjustment: Base pensions are adjusted in March and September according to the greater of the increase in the consumer price index or the pensioner and beneficiary living cost index. The combined couple rate of the old age pension is benchmarked to the male total average weekly earnings. Other supplementary payments are adjusted according to changes in the consumer price index.

Mandatory occupational pension (superannuation): Generally, a lump sum of the value of total contributions plus interest minus administrative fees and taxes is paid. Alternatively, pensioners can choose to receive pension payments from their superannuation account.

Permanent Disability Benefits

Disability pension

Social security (means tested unless blind): Up to A\$712 is paid every two weeks for a single person age 21 or older; A\$536.70 is paid for each member of a couple. Up to A\$516.70 is paid every two weeks for a single person up to age 20 and living away from the family home; A\$379 if aged 18 to 20 and living in the family home; and A\$334.40 if younger than age 18 and living in the family home. A youth disability supplement for single disability pensioners younger than age 21 is included in the rates of the disability pension (September 2012).

Disability pension supplement: Up to A\$60.60 is paid every two weeks for a single person; A\$45.70 for each member of a couple (September 2012).

Mobility allowance (not means tested): A standard rate of A\$86 or a higher rate of A\$120.40 is paid every two weeks (September 2012).

Caregiver payment (means tested): Paid at the same rate as the old-age pension.

Caregiver payment supplement: Up to A\$60.60 is paid every two weeks for a single person; A\$45.70 for each member of a couple (September 2012).

Caregiver allowance: A\$114 is paid every two weeks for each person receiving care.

Caregiver supplement: A\$600 is paid annually on July 1 to caregivers who receive a caregiver allowance and/or certain other qualifying payments.

Rent assistance (means tested): Up to A\$160.44 is paid every two weeks, according to marital status, number of dependents, and the level of rent. Special rules apply to people living in retirement villages.

Telephone allowance: Up to A\$153.60 a year is paid (September 2012).

Pharmaceutical allowance: A\$6.20 is paid every two weeks for a single person; A\$3.10 for each member of a couple.

Remote area allowance: A\$18.20 is paid every two weeks for a single person; A\$15.60 for each member of a couple. An additional A\$7.30 is paid every two weeks for each dependent child.

Utilities allowance: A\$564 a year is paid for a single person; A\$282 a year for each eligible member of a couple (September 2012).

Pensioner concession card: Provides cardholders with reduced costs for medical services, medicine, and for certain Commonwealth, state or territory and local government services.

Benefit adjustment: Base pensions are adjusted in March and September according to the greater of the increase in the consumer price index or the pensioner and beneficiary living cost index. The combined couple rate of the old age pension is benchmarked to the male total average weekly earnings. Disability pensions for people under the age 21 and other supplementary payments are adjusted according to changes in the consumer price index.

Caregiver's allowance is indexed on January 1 each year according to the change in the consumer price index.

Mandatory occupational pension (superannuation): Generally, a lump sum of the value of total contributions plus interest minus administrative fees and taxes is paid. Alternatively, pensioners can choose to receive pension payments from their superannuation account.

Survivor Benefits

Survivor pension

Social security (means tested): Up to A\$712 is paid every two weeks (September 2012).

Widow allowance (means tested): A\$492.60 is paid every two weeks for a single widow with no dependents; A\$533 with dependents, or if single and aged 60 or more (September 2012).

Widow allowance supplement: A\$60.60 is paid (September 2012).

Rent assistance: Up to A\$160.44 is paid every two weeks, according to marital status, number of dependents, and the level of rent. Special rules apply to people living in retirement villages.

Telephone allowance: Up to A\$153.60 a year is paid (September 2012).

Pensioner concession card: Provides cardholders with reduced costs for medical services, medicine, and for certain Commonwealth, state or territory and local government services.

Utilities allowance: A\$564 a year is paid for a single person; A\$282 a year for each eligible member of a couple (September 2012).

Double orphan payment: See Family Allowances.

Bereavement payment: A lump sum may be paid.

Bereavement allowance: Paid for up to 14 weeks from the date of the partner's death; may be paid for a longer period if the surviving partner is pregnant.

Benefit adjustment: Benefits are adjusted in March and September according to changes in the consumer price index.

Mandatory occupational pension (superannuation): Generally, a lump sum of the value of total contributions plus interest minus administrative fees and taxes is paid. Alternatively, pensioners can choose to receive pension payments from their superannuation account.

Administrative Organization

Social security

Department of Families, Housing, Community Services, and Indigenous Affairs (<http://www.fahcsia.gov.au>) provides general supervision.

Department of Human Services (<http://www.humanservices.gov.au>) delivers social and health-related payments and services.

Mandatory occupational pension

Australian Taxation Office (<http://www.ato.gov.au>) ensures employers make compulsory superannuation contributions.

Australian Prudential Regulation Authority (<http://www.apra.gov.au>) and the Australian Taxation Office (<http://www.ato.gov.au>) regulate private superannuation funds.

Sickness and Maternity

Regulatory Framework

First laws: 1944 (cash sickness benefits), 1947 (pharmaceutical benefits), and 1948 (national health).

Current laws: 1973 (national health) and 1991 (social security).

Type of program: Social assistance (cash sickness benefits) and universal (medical benefits) system.

Coverage

Cash sickness benefits: Gainfully employed persons, including self-employed persons, with limited income; and certain others.

Cash maternity benefits: See Family Allowances.

Medical and pharmaceutical benefits: All residents of Australia who are citizens of Australia or New Zealand, or who have applied for or hold a permanent visa (excludes applications for a parent visa).

Source of Funds

Insured person

Sickness benefits: None.

Medical benefits: 1.5% levy on taxable income.

The maximum earnings used to calculate the levy are A\$84,000 (single persons) and A\$168,000 (couples or families) plus \$1,500 for each dependent child after the first child. A 1% surcharge applies for families with income above the maximum who do not have private health care coverage.

Exemption from the levy: Veterans, war widows, and military personnel with dependents (half levy if no dependents).

Pharmaceutical benefits scheme: Cost sharing for prescription drugs.

Self-employed person

Sickness benefits: None.

Medical benefits: 1.5% levy on taxable income.

The maximum earnings used to calculate the levy are A\$84,000 (single persons) and A\$168,000 (couples or families) plus \$1,500 for each dependent child after the first child. A 1% surcharge applies for families with income above the maximum who do not have private health care coverage.

Exemption from the levy: Veterans, war widows, and military personnel with dependents (half levy if no dependents).

Pharmaceutical benefits scheme: Cost sharing for prescription drugs.

Employer

Sickness benefits: None.

Medical benefits: None.

Pharmaceutical benefits scheme: None.

Government

Sickness benefits: The total cost of cash benefits.

Medical benefits: Rebates for medical and hospital costs.

Federal government general revenue grants and medicare grants provided to states and territories for public hospital operating costs meet approximately 40% to 50% of the total funding of the medical benefits program.

Pharmaceutical benefits scheme: Cost sharing for prescription drugs.

The government provides funding for residential and community aged care.

Qualifying Conditions

Cash sickness benefits (means tested): Age 22 (age 25 if a full-time student) or older, not receiving an old-age pension, and residing in Australia. The sickness or injury must prevent the insured from working; the insured must have a job to return to or must intend to resume full-time studies.

Cash maternity benefits: See Family Allowances.

Medical and pharmaceutical benefits: All persons residing in Australia who are citizens of Australia or New Zealand, or who have applied for or hold a permanent visa (excludes applications for a parent visa). Other requirements apply.

Sickness and Maternity Benefits

Sickness benefit (means tested): Up to A\$444.70 is paid every two weeks for each member of a couple; up to A\$492.60 for a single person age 22 or older with no dependents; up to A\$533 if single with dependents or if single and

age 60 or older (September 2012). Benefits are paid after a seven-day waiting period.

For children's benefits, see Family Allowances.

Rent assistance (means tested): Up to A\$120.20 is paid every two weeks, according to marital status, number of dependents, and the level of rent. Special rules apply to people living in retirement villages.

Pharmaceutical allowance: A\$6.20 is paid every two weeks for a single person; A\$3.10 for each member of a couple.

Remote area allowance: A\$18.20 is paid every two weeks for a single person; A\$15.60 for each member of a couple. In addition, A\$7.30 is paid every two weeks for each dependent child.

Health care card: Provides sickness benefit recipients with reduced medical and pharmaceutical costs.

Benefit adjustment: Most benefits are adjusted in March and September according to changes in the consumer price index.

Maternity benefits: See Family Allowances.

Workers' Medical Benefits

Medical benefits: Public patients pay 15% of a scheduled fee for outpatient ambulatory care or A\$28.30, whichever is lower; non-referred general practitioner visits are free.

Private patients pay 25% for qualified services and may receive supplementary benefits from private health funds.

Hospital benefits: Free standard ward inpatient treatment is provided by staff doctors in public hospitals.

Pharmaceutical benefit: A copayment of up to A\$35.40 for each prescription for most prescribed medicine. Persons with low-income with a current concession card pay A\$5.80 for each prescription. Medicine is available at reduced cost or free above \$348 for concession card holders or A\$1,363.30 for other patients.

Dependents' Medical Benefits

Medical benefits for dependents: Medical benefits for dependents are the same as those for the insured.

Pharmaceutical benefit: A copayment of up to A\$35.40 for each prescription for most prescribed medicine. Persons with low income with a current concession card pay A\$5.80 for each prescription.

Administrative Organization

Department of Education, Employment, and Workplace Relations (<http://www.deewr.gov.au>) provides general supervision.

Department of Human Services (<http://www.humanservices.gov.au>) delivers social and health-related payments and services.

Department of Health and Ageing (<http://www.health.gov.au>) is responsible for policy development.

Work Injury

Regulatory Framework

First laws: For the six states, enacted from 1902 (Western Australia) to 1918 (Tasmania); 1911 (seamen's compensation); 1912 (commonwealth government employees); 1931 (Northern Territory); and 1946 (Australian Capital Territory).

Current laws: 1942, 1987, and 1998 (New South Wales); 1958, 1985, and 1993 (Victoria); 1986 (South Australia); 1986 (Northern Territory); 1988 (Tasmania); 1988 (federal government employees); 1989 (Australian Capital Territory); 2001 (Western Australia); and 2003 (Queensland).

Type of program: Employer-liability system, involving compulsory insurance with a public or private carrier under schemes established and run by state and territory governments.

Note: Some states still allow common-law actions against an employer for negligence.

Coverage

Employed persons.

Voluntary coverage for some self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: The total cost of self-insurance.

Employer: The total cost for employees is met through insurance premiums. The cost of premiums varies according to the assessed degree of risk. Some employers are permitted to self-insure.

Government: None, except as a self-insurer for its own employees.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: The benefit varies depending on the state or territory in which the award is made. Generally, at least 95% of earnings is paid for at least 13 weeks. Benefits may be paid for an extended period at reduced levels.

The maximum benefit levels are determined by the states and territories.

Entitlement to means-tested disability benefits paid under Old Age, Disability and Survivors includes income from the temporary disability benefit.

Benefit adjustment: Benefits are generally adjusted annually according to changes in the consumer price index.

Permanent Disability Benefits

Permanent disability pension: Paid for a total disability.

Partial disability pension: The pension is determined by the amount of earnings lost, subject to a limit; lump-sum payments are made for specific injuries.

Entitlement to means-tested disability benefits paid under Old Age, Disability, and Survivors includes income from the permanent disability benefit.

Lump-sum payments are made for specified permanent injuries and for pain and suffering and vary among states and territories.

Benefit adjustment: Benefits are generally adjusted annually according to changes in the consumer price index.

Workers' Medical Benefits

Benefits include the reasonable cost of medical care, hospitalization, transportation, nursing care, and rehabilitation.

Survivor Benefits

Survivor benefit: A lump sum may be paid for a dependent survivor plus assistance with funeral expenses and a payment every two weeks for each child under the age of 16 (up to age 25 if a full-time student).

Benefit adjustment: Benefits are generally adjusted annually according to changes in the consumer price index.

Funeral grant: The reasonable cost of a funeral is paid.

Administrative Organization

Workers' Compensation Board or Commission administers claims in most states (except Australian Capital Territory, Northern Territory, Tasmania, and Western Australia, which have multi-insurer systems with claims administered by insurers).

Workers' Compensation Board or Commission administers claims for Commonwealth employees.

Australian government agencies: Safety, Rehabilitation, and Compensation Commission (<http://www.srcc.gov.au>); and Seafarers Safety, Rehabilitation and Compensation Authority (Seacare Authority) (<http://www.seacare.gov.au>).

Unemployment

Regulatory Framework

First law: 1944.

Current law: 1991 (social security, job search, and new start allowance).

Type of program: Social assistance system.

Coverage

Persons who are not gainfully employed, including the self-employed.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost is financed from general revenue.

Qualifying Conditions

Youth allowance (means tested): Unemployed young people aged 16 to 21 (aged 18 to 24 if a full-time student), in an approved education or training program, searching for a job, participating in other activities to prepare for employment, or unable to work because of an illness or injury. Recipients who have not completed secondary school must concurrently study or undergo training to complete schooling requirements. If the individual is a dependent, parental and personal income and assets are considered in the means test.

Health care card: Job-seeking youth allowance recipients.

Pensioner concession card: Job-seeking youth allowance recipients who are either single primary caregivers of a dependent child or assessed with a partial capacity for work.

Newstart allowance (means tested): Age 22 up to the pensionable age and unemployed. Must reside permanently in Australia and be present in the country during the payment period. Must be capable of undertaking and actively seeking work, prepared to enter into an employment pathway plan and meet activity-test requirements. If unemployed due to voluntarily leaving, a labor dispute, or the refusal of a suitable job offer, benefit may be reduced for up to 26 weeks or postponed for up to eight weeks.

If exempt from having to actively seek work, the newstart allowance may be payable abroad for up to 13 weeks for some temporary absences.

Health care card: Provided to all newstart allowance recipients.

Pensioner concession card: Provided to newstart allowance recipients who are either single primary caregivers of a dependent child, assessed with a partial capacity to work, or older than age 60.

Parenting payment (income tested): Paid to a single parent caring for at least one child younger than age 8; if caring for a least one child with a partner the child must be younger than age 6. Must be an Australian resident.

Rent assistance (means tested): Paid according to marital status, number of dependents, and the level of rent. Special rules apply to people living in retirement villages. Single recipients younger than age 25 and living with their parents are not eligible.

Health care card: Provided to parenting payment recipients with partners.

Pensioner concession card: Provided to single parenting payment recipients.

Payment supplements: Paid to social security recipients depending on particular circumstances.

Unemployment Benefits

Youth allowance (means tested): A\$220.40 to A\$527.50 is paid every two weeks depending on age, living arrangements, marital status, and whether the recipient has dependent children. A child is assessed as dependent according to specified criteria, including the legal relationship with the claimant; the child's age, income, and residency status; and whether the child is a full-time student or receives social security benefits.

Health care card: Provides reduced medical and prescription costs.

Pensioner concession card: Provides reduced costs for medical services, medicine, public transportation, and for certain Commonwealth, state or territory and local government services.

Newstart allowance (means tested): Up to A\$447.70 is paid every two weeks for each member of a couple older than age 22; A\$492.60 if single, older than age 22, and with no dependents; A\$533 if single with dependents; or A\$533 if single, older than age 60, and has the allowance for at least nine months (September 2012).

Health care card: Provides reduced medical and prescription costs.

Pensioner concession card: Provides reduced costs for medical services, medicine, and for certain Commonwealth, state or territory and local government services.

Parenting payment: Up to A\$447 is paid every two weeks for parents living as a couple; A\$663.70 for a single parent. Couples separated by illness, respite care, or prison can receive up to A\$533 every two weeks.

Rent assistance (means tested): Up to A\$160.44 is paid every two weeks, according to family situation and level

of rent. Special rules apply to people living in retirement villages. Single recipients younger than age 25 and living with their parents are not eligible for rent assistance (September 2012).

Remote area allowance: A\$18.20 is paid every two weeks for a single person; A\$15.60 for each member of a couple. A\$7.30 is paid every two weeks for each dependent child.

Health care card: Provides reduced medical and prescription costs.

Pensioner concession card: Provides reduced costs for medical services, medicine, and for certain Commonwealth, state or territory and local government services.

Payment supplements: Various small allowances, for example for pharmaceutical costs, are paid.

Benefit adjustment: Most benefits are adjusted in March and September according to changes in the consumer price index.

Administrative Organization

Department of Families, Housing, Community Services, and Indigenous Affairs (<http://www.fahcsia.gov.au>) provides general supervision.

Department of Human Services (<http://www.humanservices.gov.au>) delivers social and health-related payments and services.

Department of Education, Employment, and Workplace Relations (<http://www.deewr.gov.au>) administers newstart allowance, sickness allowance, youth allowance, partner payment, and parenting payment.

Family Allowances

Regulatory Framework

First law: 1941 (child endowment).

Current laws: 1991 (orphan pension), 1999 (family assistance), and 2010 (paid parental leave).

Type of program: Universal and social assistance system.

Coverage

All residents of Australia with one or more children.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost is financed from general revenue.

Qualifying Conditions

Family tax benefit, Parts A and B: Paid to families with dependent children under age 21 (up to age 24 if a full-time student) for Part A; under age 16 (up to age 18 if a full-time student) for Part B. Must provide at least 35% of the dependent child's care. For Part A, the children must be fully immunized at ages 1, 2, and 5.

Part A: The maximum family tax benefit rate is paid if annual family income is A\$47,815 or less. Families receive some benefit for annual family income up to A\$101,458 with one dependent child younger than age 18 (the income ceiling is raised for each additional dependent child younger than age 18 and for each dependent aged 18 to 24).

Large family supplement: Paid for families with three or more children.

Multiple birth allowance: Paid for the birth of three or more children at one time. The allowance is paid until the children are age 16 (end of the calendar year in which they are age 18 if at least three children are full-time students).

Rent assistance: Paid to people receiving more than the family tax benefit base rate.

Part B: The family tax benefit provides extra assistance for single-income families with children. A higher rate is paid to families caring for children younger than age 5. The maximum rate is paid if the secondary earner's annual income is not greater than A\$5,037. Single parents with annual earnings above A\$150,000 are ineligible. Couples with a primary earner annual income of A\$150,000 or less receive some benefits if the secondary earner's annual income is less than A\$25,623 and the youngest child is younger than age 5 or less than A\$19,929 and the youngest child is aged 5 to 18.

Double orphan pension: Paid to a child younger than aged 16 (age 16 to 21 if a full-time student and not receiving the youth allowance) if both parents are deceased (or one parent is deceased and the other is in prison, a hospital or an institution on a long-term basis, or whose whereabouts are unknown) or for refugee children under certain circumstances. The pension is not income tested.

Baby bonus: Paid to persons with a newborn child, including adopted and stillborn babies, and babies who die shortly after birth, where conditions for the family tax benefit for the child are met (except the income test) within 26 weeks of a child's birth.

Paid parental leave (parental leave pay): Paid to primary caregivers of a newborn or recently adopted child, who meet work, income, and residency tests. Eligible caregivers must also meet the paid parental leave work test prior to birth or adoption.

Maternity immunization allowance: Paid in two equal parts for children aged 18 to 24 months and aged 4 to 5 years by June 30, 2012, who were immunized (or exempt from immunization).

Child care benefit: May be paid to families whose children have been immunized (or are exempt from immunization) and use an approved or registered child care provider.

Child care rebate: Paid to families with a child in approved child care who meet the child care benefit requirements (no income test).

Health care card: Provided to income support recipients and families receiving the maximum family tax benefit (Part A) or who meet an income test on average gross weekly income in the eight weeks immediately before the claim is made.

Income test: The income test is based on annual adjusted taxable income and maintenance (child support) income received.

Family Allowance Benefits

Family tax benefit, Part A: The minimum and maximum rates of payment vary according to the age of the dependent child.

The minimum rate for each two-week period for a child younger than age 18 is A\$54.32.

The maximum rate for each two-week period for a child younger than age 13 is A\$169.68; A\$220.64 if aged 13 to 15; A\$54.32 if aged 16 to 17; and A\$72.80 if aged 18 to 24. (An annual supplement of A\$726.35 for each eligible child is also paid as a lump sum at the end of the financial year.)

Large family supplement: A\$11.76 is paid every two weeks for each child after the second.

Multiple birth allowance: A\$140.84 is paid every two weeks for triplets; A\$187.80 for quadruplets or more.

Rent assistance (means tested): Up to A\$160.44 is paid every two weeks, according to marital status and the level of rent.

Family tax benefit, Part B: Up to A\$144.34 is paid every two weeks for a child younger than age 5; A\$100.66 if aged 5 to 18. (An annual supplement of A\$354.05 is also paid as a lump sum at the end of the financial year.)

Double orphan pension: A\$57.20 is paid every two weeks.

Baby bonus: A\$5,000 is paid in 13 biweekly equal parts. Can be paid as a lump sum if baby died shortly after birth or was stillborn (September 2012).

Paid parental leave (parental leave pay): The weekly national minimum wage is paid for up to 18 weeks. During this time, parents are not eligible for the baby bonus (except in cases of multiple births) or the family tax benefit part B. For multiple births, an eligible parent can receive parental leave pay for one child, and the baby bonus for each additional child, subject to also meeting the baby bonus income test.

The weekly national minimum wage is A\$606.40.

Maternity immunization allowance: A\$129 is paid when the child is age 18 months and again at age 4.

Child care benefit: The rate of benefit depends on family income, the number of children in care, the age of the children, and the type and amount of care.

Child care rebate: 50% of child care expenses are paid quarterly for approved care up to A\$7,500 a year for each child.

Health care card: Provides reduced medical and prescription costs.

Income test: The income test is based on annual adjusted taxable income and child support income received.

Benefit adjustment: Most benefits are adjusted on July 1 each year according to changes in the consumer price index.

Administrative Organization

Department of Families, Housing, Community Services, and Indigenous Affairs (<http://www.fahcsia.gov.au>) provides general supervision.

Department of Human Services (<http://www.humanservices.gov.au>) delivers social and health-related payments and services.