

# Financial Welfare Programs in Australia

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## Abstract

This paper reviews the Australian financial welfare programs in terms of eligibility conditions applied to each program in order to clarify the general features of the programs. The Australian financial welfare programs are funded by general tax revenue, thus, defined to be non-contributory social security. The income-tested cash benefits are broadly provided for not only the loss of income and hardship but also supporting the cost of socially accepted unpaid occupations such as parenting and studying.

## 1. Introduction

There are a variety of income support programs in the Australian social welfare system. This paper examines the latest specific conditions applied for approving each program in order to clarify the main features of the financial welfare programs in Australia.

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Carney and Hanks (1994, p1) inquired the historical development of the social welfare system in Australia and summarized the nature of the social security in Australia as follows;

‘Over the full course of its development, a distinctive feature of Australian social security has been its wide range of income-tested cash benefits, paid at flat rate, unrelated to labor-force attachment, and funded by general taxation revenues rather than insurance contributions.’

It is a rather abstract statement but it is possible to sought out the meaning of this discourse into the following three elements.

The main feature of Australian social security is that the financial resource of the security system is funded by general taxation revenues rather than insurance contributions unlike many other countries. The Australian system is called a non-contributory scheme (tax funded) which originates from New Zealand’s 1938 scheme (Carney and Hanks, 1994). All the programs are accessible without prior payments to the government nor any public insurance schemes. In Japan, people have to pay for unemployment insurance, health insurance, pension scheme, etc. before they get the benefit when needed. In Australia, all these are funded by general tax revenue, therefore, one is not tested for prior payments to any sort of these particular funds, schemes, insurance, etc.. Although private schemes for additional security are available as individual options, the minimum security is completely covered by the government. The Australian non-contributory welfare system is certainly distinguished from contributory systems in Japan and other countries.

The next feature of the Australian system implied by Carney and Hanks is that the Australian social security is an income support for those who are relatively

of lower income for various reasons. One's wealth can be measured by income and assets, but in terms of eligibility of the Australian security, the income level is the primary measure to assess one's need for help. Their assets as well as income are tested for the eligibility of most programs, however, the asset tests are more generous than income tests. The regulation that a principal home not exceeding two hectares is exempted from the tests allow so-called asset-rich people to access social security when the cash income is low. Thus, as Carney and Hanks describe, the Australian social security can be called income-tested cash benefits which functions like non-contributory public income insurance.

The third feature implied by Carney and Hanks is that the Australian system covers many circumstances but not limited to only unemployment. The eligibility for the programs are so broad that many people with cash shortage may apply for the programs for many reasons. Socially accepted unpaid occupations in life such as studying, parenting, and job-searching, are supported as well as aging, being disabled or incapacitated. It is quite different from the conventional concept of social security which helps only those who are desperate.

This paper aims to further clarify Carney and Hanks' description with contemporary evidence observed at Australian financial welfare programs provided by Centrelink, a newly created government body in 1997.

## **2. General framework of the activities of Centrelink**

Centrelink was launched in 1997 in an attempt to deliver a one-stop shop for government payments and services. Centrelink functions as an integrated office servicing to people in all sorts of financial social welfare programs. The office represents various services which had been managed by eight different departments

(1) of the federal government. People can now get the help they need in one place, i.e., Centrelink, which works on behalf of the eight departments, without worrying about where to go and which office for which service.

Centrelink's customers are segmented into (a) retired people, (b) families, (c) sole parents, (d) people looking for work, (e) people with a short-term incapacity (f) people with a disability (g) carers (h) widows (i) primary producers (j) students (k) young people (l) indigenous people (m) people from diverse cultural and linguistic backgrounds. Since the customers are so widely covered, Centrelink's actual service volume is enormous as illustrated below;

Number of customers;	6.1 million
Individual entitlements paid;	9.2 million each year
New claims lodged a year;	3.5 million each year
Number of staff;	22,000
Number of offices in Australia;	450
Internet web access;	12 million each year
Telephone calls received;	more than 22 million each year
Number of payments;	232 million each year

The number of customers represent about one third of the Australian population. Despite the great number of the users, they are treated as customers individually under the customer charter. The customer charter states customers' rights and responsibilities and how staff promise to treat customers. Centrelink has open plan offices where customers can sit down with staff and meet with them in a relaxed environment at the time of interviews. To ensure the customer-oriented service, Centrelink conducts regular Customer Satisfaction Surveys. Twice a year, the views of about 65,000 customers are sought by several market research companies assigned

by Centrelink.

The greatest advantage of Centrelink lies in its integrity. Customers' circumstances are heard well at the interviews, and the relevant facts and background are confirmed by well-integrated computer data base. The customers are guided by the staff as to what applications need to be lodged. It is often the case that one person's claim is related to another person's claim and/or circumstance in the same family, or the separated family. Therefore, the integrated data base is an important tool to sought out which program suits best to individual customers. The accessibility of Centrelink is further enhanced by its location. Four hundred fifty regional offices are scattered all over Australia to ensure the accessibility.

In his speech launching Centrelink, the Prime Minister, John Howard, said Centrelink's creation was 'probably the biggest single reform undertaken in the area of service delivery during the past fifty years.' This might well sound like exaggeration, but it can be a true statement since the integrity of social welfare services had been a long standing political issue. This system may be investigated and referred to by other countries which may have the same problem.

### **3. Financial programs of Centrelink**

Centrelink has two main functions. One is the income support for the people in need. Another is counseling and information services. The counseling and information services include social work services, multicultural services, services for Aboriginal and Torres Strait Islander peoples, services for homeless people, services for people with a disability, occupational psychology services, financial information services, etc. These services are provided for free and are often accompanied with income support programs. The theme of this paper centers on the financial

welfare programs, thus, the details of the counseling and information services are set aside for a separate paper.

The major financial welfare programs are classified into five categories according to the customer segments, i.e., ( i ) Retired people, ( ii ) People with disabilities, illness or injury; and carers, ( iii ) People looking for work, ( iv ) Youth and students, and ( v ) Families with children. In addition, there are special programs for Aboriginal people and primary producers. The five major groups of programs are focused in this paper. The following analysis will be mostly based on the literature review of government publications (The Government of Australia, Centrelink, 1998 and 2000).

### **3.1 Retired people**

Centrelink pays the Age Pension to the older people who meet the requirements. A person receiving the Age Pension may also be entitled to a range of supplementary payments such as Rent Assistance, Telephone Allowance, Pharmaceutical Allowance, etc.

The Age Pension is a safety net for people who are not able to fully provide for themselves in retirement. It is paid so people who have reached the retirement age have an adequate income. The eligibility assessment is conducted in terms of age, residential period, and income and asset test. Men have to be aged 65 or over. The qualification age for women depends on their date of birth and varies from 61.5 to 65 years old now. The minimum age for women is increasing and it will be 65 by 2013, making it the same for everyone. To claim the Age Pension, one must be in Australia and an Australian resident. Generally a person qualifies if they have always lived in Australia, or if they are, or were, a refugee. A person who has lived overseas can also qualify if they ( i ) have lived here

for 10 years without a break, or (ii) have lived here for at least five years continuously, and have, in total, lived in Australia, on and off, for more than 10 years. This means that a person who has immigrated into Australia for the first time at a senior age is not immediately paid until 10 years have passed even if one reaches 65.

Age Pension, like most social security payments from Centrelink, is subject to income and asset tests. However, it is fairly generous compared to other programs. People can have assets up to certain limits without having their Age Pension payments reduced. As stated before, the assets do not include their principal home. There is even a book which introduces the know-how concerning how to maximize the benefit by rearrangement of assets (Hewitt, 1997). The specific amounts for the pension is listed in the Annexure. Miyahara (1997) discusses the Australian pensioners' life style in the framework of life-span developmental psychology and presents cross-cultural perspectives.

### **3.2 People with disabilities, illness or injury; and carers**

There are four major income support programs for people with disabilities, illness or injury, and carers, i.e., (1) Disability Support Pension, (2) Carer Payment, (3) Carer Allowance, and (4) Sickness Allowance.

#### **(1) Disability Support Pension**

The purpose of the disability support pension is to ensure an adequate level of income for people whose physical, intellectual or psychiatric impairment prevents them from working, or for people who are permanently blind. To qualify for the pension, a person must;

- ① be aged at least 16, but less than the Age Pension Age on the day the claim is made, and

- ② be an Australian resident, and living in Australia at the time they claim (they must have 10 years qualifying residence unless their inability to work or blindness commenced while they were an Australian resident or they arrived as a refugee), and
- ③ have a disability, illness or injury which attracts an impairment rating of at least 20 points on the impairment tables and be unable to work full-time (or be retrained for full-time work) for at least two years because of a disability, illness or injury, or
- ④ be permanently blind

## (2) Carer Payment

The purpose of Carer Payment is to make it easier for people to be cared for in the community and ensure that carers have adequate levels of income and maximum opportunities to participate in society. The Carer Payment is an effective arrangement so that people who want to help the disabled people can do it without worrying about the cost for their own survival.

To qualify for a Carer Payment, a person must be

- ① an Australian resident, or allowed to live in Australia permanently
- ② not getting another social security pension or benefit
- ③ providing full-time care to a person, and
- ④ caring for the person in the person's own home but is not required to live with, or next to, the person cared for

Temporary breaks of care are allowed without losing the entitlement. Generally, periods of respite up to 63 days a year and periods for hospitalization up to 63 days a year do not affect the entitlement.



### (3) Carer Allowance

Carer Allowance helps parents or carers for children and adults with a disability at home. A person may get Carer Allowance if they look after a child or an adult with a disability or severe medical condition who requires a lot of additional care or attention in their own home.

Carer Allowance may be paid on top of Carer Payment or other payments, such as Age Pension. The same temporary break condition as Carer Payment is applied.

### (4) Sickness Allowance

Sickness Allowance is provided for people who are employed and who are temporarily unable to work due to a medical condition. In some situations, full-time students may also qualify for Sickness Allowance. A person must have a disability, illness or injury that temporarily prevents the person from working or studying. A limited period of sick leave is usually provided by the employer, thus, the commencement date for Sickness Allowance is affected by the payment of sick leave, annual leave and other leave payments made by the employer.

## **3.3 People looking for work**

There are three kinds of allowances for people looking for work. New Start Allowance is a general program for those who are unemployed and are looking for work. Mature Age Allowance is for those who are older than 60 years old. Partner Allowance is provided for those who are partners of people receiving income support. Mature Age Allowance and Partner Allowance are not activity tested, and recipients are not required to look for work or do training.

(1) Newstart Allowance

Newstart Allowance is to ensure people who are unemployed receive an adequate level of income and participate in activities designed to increase their chances of finding work. To qualify for a Newstart Allowance a person must be;

- ① Aged 21 or over and under Age Pension age
- ② Unemployed
- ③ Registered with Centrelink
- ④ Be an Australian resident and in Australia
- ⑤ Prepared to enter into, comply with or vary an existing Preparing for Work Agreement, and
- ⑥ Satisfy the Activity test

Newstart Allowance could be called the most strict one among the financial welfare programs in Australia in terms of income test, assets test, activity test and other eligibility. Unlike Mature Age Allowance and Partner Allowance, the recipients must positively seek for jobs and record job search efforts in Job Seeker Diaries. Job seekers may be asked to record up to 10 job search efforts every fortnight. In addition, they must fill in and submit a reporting form every fortnight. If job seekers do not return the diary when requested, their payments may be reduced or canceled. People over 50 years may be allowed to report less frequently.

Depending on various circumstances, applicants must wait for a certain period until the first allowance is paid. After their application form is lodged, there is a one-week waiting period for which most people will not be paid. This is called ordinary waiting period. If a person is a newly arrived resident and has not been given refugee or humanitarian status a two year waiting period may apply. If

a person received leave entitlements from previous employment, including annual leave, long service leave, sick leave and maternity leave, they have to consume those entitlements before they receive New Start Allowance. If a person has liquid assets exceeding \$5,000 (partnered or has dependents) or \$2,500 (single) on the day they became unemployed, they may have to serve a liquid assets waiting period. The length of the period is determined by how much they have in their accounts, but the maximum length is stipulated to be 13 weeks.

## (2) Mature Age Allowance

Mature Age Allowance is aimed at providing an adequate income for older people who are disadvantaged in the labor market. To qualify for Mature Age Allowance,

- ① a person must be 60 years of age or over but less than the Age Pension age, and
- ② have no recent workforce experience (recent workforce experience means work of at least 20 hrs per week for a total of 13 weeks or more in the previous 12 months before claiming), and
- ③ be an Australian resident and be living in Australia, and
- ④ have received an income support payment for at least 9 months, and be on Newstart Allowance at the time of claim,

## (3) Partner Allowance

Partner Allowance is intended to provide adequate income for people facing barriers to finding employment because of their previous limited participation in the workforce and who are partners of people receiving income support. Partner Allowance is not activity tested. Recipients are not required to look for work or undertake training. Recipients have access to labour market assistance to find work if they choose to register with the Job Network. To

qualify for Partner Allowance a person must

- ① be the partner of a person aged at least 21 who is receiving any income support payment, and
- ② have no recent workforce experience (recent workforce experience is defined as employment of at least 20 hours per week for a total of 13 weeks or more in the previous 12 months)

### 3.4 Youth and Students

#### (1) Youth allowance

Youth allowance is a payment for young Australians who are studying, undertaking training, looking for work, or who are sick. Youth allowance allows young people to move between looking for a job, undertaking full-time or part-time training or combining part-time study with other activities, without having to change to a different payment. Youth allowance provides a simple and flexible payment structure providing incentives for young people to complete or further their education and training. To qualify for Youth Allowance a young person must be

- ① Aged 16-24 and studying full-time
- ② Aged over 25 and studying full-time (if they were receiving Youth Allowance immediately before turning 25 and still doing the same course),  
or
- ③ Age 16-20 and looking for work full-time, undertaking a combination of approved activities, or have a temporary exemption from activity test requirement (for example, due to illness)

Young people under the age of 18, who have not completed Year 12 (or equivalent), are usually required to participate in full-time education or training to

qualify for Youth Allowance.

People who are over 21 and unemployed may be eligible for Newstart Allowance. Students aged 25 and over and commencing study can apply for Austudy Payment.

The rate of Youth Allowance depends on whether the young person is single or partnered, whether they have children, and whether they live at home or need to live away from home. If the young person is dependent on his or her parents, a Parental Means Test applies. The young person's rate of Youth Allowance will depend on their parents' income, assets and in some cases their family's actual means. The Parental Means Test does not apply to young people who are considered independent for Youth Allowance purposes.

## (2) Austudy Payment

Austudy Payment provides assistance to full-time students aged 25 years and older who are undertaking an approved course of education at an approved institution. To be eligible for the payment, a person must be an Australian resident and doing an approved full-time course at an approved institution. Recipients are not subject to the Parental Means Test, but are subject to the personal and partner's income and assets tests. A person is considered to meet the activity test under Austudy Payment if they are engaged in approved full-time study, or are approved to undertake a concessional study load.

## (3) Student Financial Supplement Scheme

The Student Financial Supplement Scheme is a voluntary loan scheme which gives tertiary students the option of borrowing money to increase their income while studying. There are two groups of students who can take out a

Financial Supplement Loan as follows;

- ① Tertiary students receiving Youth Allowance or Austudy Payment can elect to trade-in (or give up) part of their allowance for double the amount as a loan. Up to \$3,500 may be traded in for a Financial Supplement Loan of \$7,000 a year.
- ② Dependent tertiary students who are not eligible for Youth Allowance, but would have been if not for the Parental Income, Family Actual Means Test or Family Assets Test, may be able to take out a Financial Supplement Loan of up to \$2,000 a year.

### **3.5 Families with Children**

Of various supporting schemes to families, Parenting Payment, Family Tax Benefit and Child Care Benefit are the three main programs. Many families rely on these programs.

#### **(1) Parenting Payment**

Parenting payment is aimed to provide income support for people who are primary carers of children. To qualify for Parenting Payment, a person must;

- ① be an Australian resident and be living in Australia on the date of claim,
- ② have been an Australian resident and in Australia for two years at any time, be a refugee or the former holder of certain temporary visas, or have become a sole parent during the current period as Australian resident,
- ③ have a Parenting Payment child, and
- ④ have income and assets under certain amounts (subject to income and assets tests).

A Parenting Payment child is a dependent child under 16 years of age.

Parenting Payment is not payable once the youngest Parenting Payment child turns 16. A child can be a Parenting Payment child of only one person for the purpose of this program. Parenting Payment (Single) is payable to parents who do not currently have a partner. The rate is calculated based on the parent's income and assets. Recipients can also get a Pensioner Concession Card. Parenting Payment (Partnered) is payable to one member of a couple subject to the income and assets test of both partners. Recipients can also get a Health Care Card.

## (2) Family Tax Benefit

The Family Tax Benefit program applies to so many families that it may even benefit those with a high income. There is no assets test for this benefit. Family Tax Benefit consists of two sub-elements, i.e., Family Tax Benefit Part A and Part B.

Part A is general assistance to help with the cost of raising children. Part B is an extra payment for single income families, including sole parents. It also gives extra assistance to families who have a child under the age of five years.

Family Tax Benefit is paid for children under 18 if,

- ① the child is in the care of the adult claiming,
- ② the child is an Australian resident or living with an adult who is an Australian resident, and
- ③ the adult is legally responsible for the day-to-day care, welfare and development of the child, or
- ④ a court order or parenting plan is in force and under the order or plan, the adult is someone with whom the child is supposed to live or have contact.

Family Tax Benefit Part A does not differentiate between single or married recipients as it is based on combined family income. Families who have a combined income of less than \$28,200 will receive the maximum rate of Family Tax Benefit Part A. Any income over that limit reduces the rate by 30 cents in each dollar, until the base rate is reached. The base rate starts reducing by 30 cents in each dollar when income reaches \$73,000 plus \$3,000 for each child after the first.

### (3) Child Care Benefit

Child Care Benefit helps with the cost of child care while the parents are working or occupied. To qualify for this benefit, the recipients have to use Approved Care or Registered Care. Child Care Benefit for Approved Care is subject to an income test but not an assets test. Child Care Benefit for the Registered Care is subject to neither income test nor assets test. The payment for Approved Care is made directly to Child Care facilities to reduce the fees charged. The payment for Registered Care is made by direct credit when one shows Centrelink the receipt. As seen in the Annexure, the benefit for Approved Care is greater than that for Registered Care.

## 4. Discussions and Conclusion

This paper reviewed the major financial welfare programs provided by Centrelink. In doing so, we found contemporary evidence to support the proposition of Carney and Hanks (1994) concerning the main features of the Australian financial welfare system. The first feature concerns with the source of funding. All the payments made by them are funded by the general tax revenue. It is called a non-contributory system which does not require any prior payment nor registration in particular programs to be eligible for a program. The rates are regularly



adjusted according to CPI (Consumer Price Index).

The Australian system is in contrast to Japanese and other countries' systems where individuals participate in particular schemes and programs, keep paying monthly deposits for a certain period, and the funds are managed in a kind of public trust organized by the government.

The Australian system is advantageous in terms of investment risk and cash flow management. The general tax revenue is risk free cash inflow to the government. The Australian government uses this high-liquidity resource directly to benefit the people. On the other hand, in the Japanese system, people have to pay an insurance fee on top of general tax and the funds are managed in long-term investment schemes. This may entail long term risk in terms of return on investment. Furthermore, the Japanese pension system faces negative cash flow expected in the future when the population structure is aged. There will be more people receiving payments from the funds and less people making payments to the funds. Therefore, the funds cash-flow may tend to be negative in the future. This, in turn, may cause a liquidity problem in the future.

In short, in comparison with the Japanese funding system, the Australian system has advantages in terms of the following points.

- ① Easier cash flow management
- ② No risk in terms of return on investment and liquidity
- ③ No inter-generational inequality

The second feature in the Australian system lies in the nature of the payments as defined to be income-tested cash-benefit by Carney and Hanks. Although most

of the programs require an income test and/or assets test, the assets test is more generous than the income test. Many kinds of assets are treated as exempt assets which are disregarded in pension, allowance and benefit assessments. For example, principal home and curtilage (land around the house for private purposes) not exceeding two hectares, and the proceeds from the sale of a previous home which will be applied within 12 months to the purchase of another home are excluded.

Together with these tests, each program has respective eligibility criterion. The applicants will receive payments if they clear the assets and/or income test and eligibility criterion. If one is flat broke, one will be helped, as long as their residential qualification is met. In this way, Australian programs provide a strong security basis for all Australians, whether they are citizens or immigrants.

The third feature is a wide range of benefits unrelated to labour force attachment (2). There are many programs which support socially accepted unpaid occupations. This concept which supports unpaid occupations should be clearly distinguished from the conventional definition of social security which supports those who lost their source of income. For example, a youth who wants to go to a university, but has no money, is paid Youth Allowance. A mother, whose partner has no job on New Start Allowance and can not support her and child, is paid Parenting Allowance and Family Tax Benefit. A middle aged man who was retrenched and seeks for re-education is paid Austudy. A woman who wants to help her disabled parent full-time is paid Carer Payment and Carer Allowance. These are examples of payments to those who are occupied with socially accepted unpaid work.

In summary, the Australian financial welfare programs are defined to be a non-contributory social safety net including support for socially acceptable unpaid occupations as well as the loss of income and hardship, in contrast to the conventional

paradigm which is a return for past contributions which have been saved and invested for future hardship and necessities including the loss of income. The implication of the Australian system will be significant in the planning of public finance for welfare programs in other countries.

### **Annexure-The rates of major programs**

(the maximum rate for the fortnightly payments unless otherwise stated)

1. Age Pension
 

Single	\$394.1
Couple	\$328.9 (each)
2. Disability Support Pension
  - (1) Under 21, no children
 

Single under 18 at home	\$240.8
Single under 18 independent	\$372.1
Single 18-20 at home	\$272.9
Single 18-20 independent	\$372.1
Member of a couple	\$328.9
  - (2) Over 21 or under 21 with children
 

Single	\$394.1
Couple	\$328.9 (each)
3. Carer Payment
 

Single	\$394.1
Couple	\$328.9 (each)
4. Carer Allowance
 

	\$82.0
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5. Newstart Allowance
 

Single 21 or over no children	\$350.8
Single 21 or over with children	\$379.3
Single aged 60 or over	\$379.3

(Mature Age Allowance)

Partnered	\$316.4(each)
(Partner Allowance)	
6. Youth Allowance	
Under 18 at home	\$158.8
Under 18 away from home	\$290.1
18 and over away from home	\$290.1
18 and over at home	\$190.9
Single with children	\$380.1
Partnered no children	\$290.1
Partnered with children	\$318.6
7. Austudy	
Single	\$290.1
Single with children	\$380.1
Partnered with children	\$318.6
Partnered with no children	\$290.1
(Special rate for long-term unemployed commencing full-time study)	
Single	\$352.3
Partnered no children	\$318.6
8. Parenting payment	
Single	\$394.1
Partnered	\$316.4 (or up to \$379.3 if illness separated, or partner in jail)
9. Family Tax Benefit (depending on the age of a child)	
If the child is 13 years old,	
Family Tax Benefit Part A	\$147.28
Family Tax Benefit Part B	\$69.58
10. Child Care Benefit	
(1) Approved Care; Up to \$122 per-week for a non-school age child in 50	

hours of care. Rates for school children are 85% of the non-school age rate.

- (2) Registered Care; Up to \$20.50 per-week for non-school age child in 50 hours of care. Rates for school children are 85% of the non-school age rate.

### Notes

- (1) Centrelink represents the following eight departments of the Federal government.
- ① Department of Family and Community Services
  - ② Department of Employment, Workplace Relations and Small Business
  - ③ Department of Transport and Regional Services
  - ④ Department of Veteran's Affairs
  - ⑤ Department of Health and Aged Care
  - ⑥ Department of Education, Training and Youth Affairs
  - ⑦ Department of Agriculture, Fisheries and Forestry-Australia
  - ⑧ Department of Foreign Affairs and Trade
- (2) Conventionally, people are classified into three groups (Carney and Hanks, 1994), i.e., (i) as employed, or (ii) as unemployed, or (iii) as not in the labor force. The Australian social security extends the service to the people in all three groups.

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