

Australia

Exchange rate: US\$1.00 =
1.35 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: Universal (social security) and mandatory occupational pension system.

Coverage

Universal (Social Security): Residents of Australia, with portability provisions for certain people currently residing outside of Australia.

Mandatory occupational pension (Superannuation): Employed persons with before-tax earnings greater than A\$450 a month, including persons younger than age 18 working more than 30 hours a week.

Voluntary coverage for self-employed persons.

Source of Funds

Insured person

Universal (Social Security): None.

Mandatory occupational pension (Superannuation): Voluntary contributions are encouraged through tax incentives.

Self-employed person

Universal (Social Security): None.

Mandatory occupational pension (Superannuation): Voluntary contributions are encouraged through tax incentives.

Employer

Universal (Social Security): None.

Mandatory occupational pension (Superannuation): 9.5% of employees' earnings (gradually rising by 0.5% a year from 2021 until reaching 12% by 2025). Additional voluntary contributions are possible.

Employer contributions are tax deductible.

Government

Universal (Social Security): The total cost.

Mandatory occupational pension (Superannuation): Co-contribution, matches A\$0.50 for each A\$1 of the insured's

voluntary contributions from at least A\$20 up to A\$500 a year for annual after-tax incomes up to A\$37,402. The co-contribution gradually decreases to A\$0 for annual incomes from A\$37,402 to A\$52,402. Additional co-contribution, matches A\$0.15 for each A\$1 of concessional contributions from at least A\$10 up to A\$500 a year for annual incomes up to A\$37,000. Contributes as an employer.

Qualifying Conditions

Old-age pension (Age Pension, Social Security, means tested unless blind): Age 65 and 6 months (gradually rising by six months every two years from July 2017 until reaching age 67 in July 2023). Must have been an Australian resident for at least 10 years, including at least five consecutive years.

Work bonus (income tested): Paid if the pensioner continues to work beyond the normal retirement age.

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

Additional assistance: Old-age pensioners automatically receive the pension supplement, energy supplement, and pensioner concession card, and may be eligible for other supplementary benefits. See Family Allowances.

Medical card (Commonwealth Seniors Health Card, Social Security, income tested): Age 65 and 6 months (gradually rising by six months every two years from July 2017 until reaching age 67 in July 2023) and not receiving the old-age pension.

Old-age benefit (Superannuation, mandatory occupational account): Age 57 (gradually rising to age 60 by July 2024).

Employment must permanently cease.

Disability pension (Disability Support Pension, Social Security, means tested unless blind): Must be aged 16 to the normal retirement age; be permanently blind or have a severe physical, intellectual, or psychiatric impairment; be unable to work at least 15 hours a week for at least the minimum wage; and be unable to be retrained for such work within two years due to the impairment. Must have actively participated in a program of support for at least 18 months within the three years before claiming the disability support pension if the disability is not assessed as severe. Pensioners younger than age 35 with an assessed work capacity of at least eight hours a week must engage in work-focused activities.

The weekly national minimum wage is A\$719.20.

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 consecutive years.

The disability pension is payable abroad under certain conditions.

Additional assistance: Disability support pensioners automatically receive the pension supplement, energy supplement, and pensioner concession card, and may be eligible for other supplementary benefits. Pensioners younger than age 21 with no dependent children automatically receive the youth disability supplement (see Unemployment), pharmaceutical allowance, telephone allowance, and utilities allowance. See Family Allowances.

Caregiver payment (Carer Payment, Social Security, means tested): Paid to a person who provides constant care to a person with a disability (including age-related frailty) or severe medical condition in a private home. Must not be receiving another income support payment. The caregiver and person receiving care must meet residency requirements.

Means test: The income and assets of the caregiver and the person receiving care must not exceed certain limits.

Caregiver supplement (carer supplement): Paid to persons receiving the caregiver payment.

Additional assistance: Persons receiving the caregiver payment automatically receive the pension supplement, energy supplement, and pensioner concession card, and may be eligible for other supplementary benefits. See Family Allowances.

Caregiver allowance (Carer Allowance, Social Security, income tested): Paid to a person who provides daily care and attention to a person with a disability (including age-related frailty) or severe medical condition in a private home. The caregiver and person receiving care must meet residency requirements.

Income test: Annual income must not exceed A\$250,000 for a couple. There is no income test for beneficiaries of the Commonwealth Seniors Health Card and certain family allowances.

Caregiver supplement (carer supplement): Paid to persons receiving the caregiver allowance.

Caregiver adjustment payment (carer adjustment payment): Paid to recipients of the caregiver allowance who are caring for a child younger than age 7 who has been assessed with a severe disability or medical condition following a catastrophic event. Must not be receiving another income support payment.

Child disability assistance payment: Paid to persons receiving the caregiver allowance who are caring for a child younger than age 16.

Assistance for Isolated Children (Social Security): See Family Allowances.

Disability benefit (Superannuation, mandatory occupational account): The account balance may be withdrawn when a superannuation fund member leaves the workforce as the result of a total and permanent disability.

Widow allowance (Social Security, means tested): Paid to a woman who was born on or before July 1, 1955; is not a member of a couple; has been widowed, divorced, or separated since age 40; and has no recent workforce experience. Must meet certain residency requirements. The widow allowance is being phased out and is only paid to persons who claimed the benefit before July 1, 2018.

Means test: Personal income and assets must not exceed certain limits.

Additional assistance: Persons receiving the widow allowance automatically receive the energy supplement and the health care card, and may be eligible for other supplementary benefits. See Family Allowances.

Full orphan pension (Double Orphan Pension, Social Security): Paid for a child younger than age 16 (aged 16 to 19 if a full-time secondary student not receiving the youth unemployment benefit) if both parents are deceased (or if one parent is deceased and the other is incarcerated, in a psychiatric hospital or an institution on a long-term basis, or whose whereabouts are unknown) or if the child is a refugee (in certain circumstances).

Bereavement payment (Social Security): 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.

Bereavement allowance (Social Security, means tested): Paid to a surviving partner who has not re-partnered. The surviving partner and the deceased must meet certain residency requirements.

Additional assistance: Persons receiving the bereavement allowance automatically receive the pension supplement, energy supplement, and pensioner concession card, and may be eligible for other supplementary benefits. See Family Allowances.

Social security survivor benefits are generally payable abroad for up to six weeks.

Survivor benefit (Superannuation, mandatory occupational pension): Paid to named beneficiaries if the insured dies before withdrawing the full account balance.

Old-Age Benefits

Old-age pension (Age Pension, Social Security, means tested unless blind): Up to A\$916.30 (if single) or A\$690.70 (if partnered) is paid every two weeks (September 2018).

Work bonus (income tested): Pensioners can earn up to A\$250 every two weeks without it being counted as income under the pension means test. In addition, any unused amount of the A\$250 work bonus accumulates in an employment income bank, up to A\$6,500. Credit in the income bank can be carried forward to future years and

used to offset employment income that would otherwise be taken into account under the pension means test.

Additional assistance: See Family Allowances.

Medical card (Commonwealth Seniors Health Card, Social Security, income tested): Provides access to reduced-cost medicine and medical services.

Benefit adjustment: Social security pensions are adjusted in March and September based on 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. The Commonwealth Seniors Health Card is adjusted annually based on changes in the consumer price index.

Old-age benefit (Superannuation, mandatory occupational account): The account balance may be paid as a lump sum or as an annuity.

Permanent Disability Benefits

Disability pension (Disability Support Pension, Social Security, means tested unless blind): Up to A\$797.90 (if single) or A\$601.50 (if partnered) is paid every two weeks if aged 21 or older. If younger than age 21 with no dependent children, up to A\$562.20 (if single and living away from the family home, or if partnered), A\$412.80 (if aged 18 to 20 and living in the family home), or A\$364.20 (if younger than age 18 and living in the family home) is paid every two weeks (January 2017).

Additional assistance: See Family Allowances.

Caregiver payment (Carer Payment, Social Security, means tested): Paid every two weeks at the same rate as the old-age pension.

Caregiver supplement (carer supplement): A\$600 is paid once a year. The benefit is paid for each person receiving care.

Additional assistance: See Family Allowances.

Caregiver allowance (Carer Allowance, Social Security, income tested): A\$127.10 (January 2018) is paid every two weeks for each person receiving care.

Caregiver supplement (carer supplement): A\$600 is paid once a year.

Caregiver adjustment payment (carer adjustment payment): A lump sum of up to A\$10,000 is paid.

Child disability assistance payment: A\$1,000 is paid annually to the caregiver for each eligible child.

Assistance for Isolated Children (Social Security): See Family Allowances.

Benefit adjustment: Social security pensions are adjusted in March and September based on the greater of the increase

in the consumer price index or the pensioner and beneficiary living cost index. The couple rate of the disability pension is benchmarked to the male total average weekly earnings. Disability pensions for people younger than age 21 and the caregiver allowance are adjusted on January 1 based on changes in the consumer price index.

Disability benefit (Superannuation, mandatory occupational pension): The account balance may be paid as a lump sum or as an annuity.

Survivor Benefits

Widow Allowance (Social Security, means tested): A\$550.20 is paid every two weeks for a woman with no dependent children; up to A\$595.10 with dependent children, or if aged 60 or older and has received the benefit for at least nine consecutive months (September 2018).

Additional assistance: See Family Allowances.

Full orphan pension (Double Orphan Pension, Social Security): A\$63.80 is paid every two weeks.

Bereavement Payment (Social Security): A lump sum may be paid.

Bereavement Allowance (Social Security, means tested): Up to A\$834.20 is paid every two weeks 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 (September 2018).

Additional assistance: See Family Allowances.

Benefit adjustment: The widow allowance is adjusted in March and September based on changes in the consumer price index. The double orphan pension is adjusted on January 1 each year based on changes in the consumer price index. The bereavement allowance is adjusted in March and September based on changes in the consumer price index or the pensioner and beneficiary living cost index, whichever is greater.

Survivor benefit (Superannuation, mandatory occupational pension): The account balance may be paid as a lump sum or as annuity.

Administrative Organization

Social security

Department of Social Services (<https://www.dss.gov.au/>) is responsible for policy development and provides general supervision of cash benefits.

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

Australia

Mandatory occupational pension

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

Australian Prudential Regulation Authority (<http://www.apra.gov.au/>) and the Australian Taxation Office (<https://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: 1953 (national health), 1973 (health insurance), 1991 (social security), and 2010 (parental leave).

Type of program: Universal (medical benefits), employment-related (parental benefits), and social assistance (cash sickness benefits) system.

Coverage

Universal (medical and pharmaceutical benefits): Residents of Australia. Applicants for permanent residence may also be eligible, depending on their circumstances.

Employment-related (cash parental benefits): Residents of Australia who are employed or self-employed and have limited income.

Social assistance (cash sickness benefit): Permanent residents of Australia who are employed, self-employed, or receiving an allowance for full-time studies and have limited income.

Source of Funds

Insured person

Universal (medical benefits): 2% levy on taxable income; low-income persons with income above a set threshold pay a reduced rate, depending on income level.

Low-income persons with income below a set threshold and certain other categories (such as veterans or nonresidents for tax purposes) are exempt from the levy.

Universal (pharmaceutical benefits): Cost sharing for prescription drugs.

Employment related and social assistance (sickness and parental benefits): None.

Self-employed person

Universal (medical benefits): 2% levy on taxable income; low-income persons with income above a set threshold pay a reduced rate, depending on income level.

Low-income persons with income below a set threshold and certain other categories (such as veterans or nonresidents for tax purposes) are exempt from the levy.

Universal (pharmaceutical benefits): Cost sharing for prescription drugs.

Employment related and social assistance (sickness and parental benefits): None.

Employer

Universal (medical benefits): None.

Universal (pharmaceutical benefits): None.

Employment related and social assistance (sickness and parental benefits): None.

Government

Universal (medical benefits): Rebates for medical and hospital costs.

The federal government provides funding for residential and in-home aged care and a portion of public hospital operating costs.

Universal (pharmaceutical benefits): Cost sharing for prescription drugs.

Employment related and social assistance (sickness and parental benefits): The total cost.

Qualifying Conditions

Cash sickness benefit (Sickness Allowance, social assistance, means tested): Must be aged 22 to the normal retirement age, provide a medical certificate stating that the claimant is incapable of working or studying, and either have a job or study to return to when fully recovered.

Additional assistance: Persons receiving cash sickness benefits automatically receive the energy supplement, health care card, and pharmaceutical allowance, and may be eligible for other supplementary benefits. See Family Allowances.

Cash parental benefit (Parental Leave Pay, employment related, income tested): Paid to the primary caregiver of a newborn or recently adopted child. Must have worked at least 330 hours in at least 10 of the 13 months before the birth or adoption of the child, with no more than an eight-week gap between any two consecutive working days.

Additional assistance: Parents receiving cash parental benefits are ineligible for certain other family allowances. For multiple births, a parent can receive parental leave pay for one child and the family tax benefit (part A) newborn upfront payment and newborn supplement for each additional child, subject to also meeting the family tax benefit income test. See Family Allowances.

Income test: The employee's annual adjusted taxable income in the year before childbirth or adoption must not exceed A\$150,000.

Cash partner benefit (Dad and Partner Pay, employment related, income tested): Paid to fathers and partners who are caring for a newborn child or recently adopted child. Must have worked at least 330 hours in at least 10 of the 13 months before the birth or adoption of the child, with no more than an eight-week gap between any two consecutive working days.

Income test: The employee's annual adjusted taxable income in the previous financial year must not exceed A\$150,000.

Birth grant (social assistance): Parents not receiving parental leave pay may be eligible for the newborn upfront payment and newborn supplement. See family tax benefit (part A) under Family Allowances.

Stillbirth grant (Stillborn Baby Payment, social assistance, income tested): Paid to the mother of a stillborn baby. Must not be receiving parental leave pay.

Income test: Estimated household income must not exceed A\$62,057 for the six-month period beginning on the day of the stillborn child's delivery.

Medical and pharmaceutical benefits (Medicare, universal): Eligible persons must enroll with Medicare (excludes applications for a parent visa).

Sickness and Maternity Benefits

Sickness benefit (Sickness Allowance, social assistance, means tested): If aged 22 or older with no dependent children, up to A\$550.20 (if single) or A\$496.70 (if partnered) is paid every two weeks. If single and aged 22 or older with dependent children or aged 60 or older and has received the benefit for at least nine consecutive months, up to A\$595.10 is paid every two weeks (September 2018). The benefit is paid after a seven-day waiting period.

Additional assistance: See Family Allowances.

Parental benefit (Parental Leave Pay, employment related, income tested): A\$719.35 a week is paid for up to 18 weeks.

Additional assistance: See Family Allowances.

Partner benefit (Dad and Partner Pay, employment related, income tested): A\$719.35 a week is paid for up to two weeks.

Birth grant (social assistance): See family tax benefit (part A) under Family Allowances.

Stillbirth grant (Stillborn Baby Payment, social assistance, income tested): A lump sum of A\$2,199.83 is paid for the first stillbirth; A\$1,100.55 is paid for each subsequent stillbirth.

Benefit adjustment: Benefits are adjusted annually or in March and September based on changes in the consumer price index.

Workers' Medical Benefits

Medical benefits (Medicare, universal): Benefits include free or subsidized primary and specialist care, and inpatient and outpatient services. The Medicare Benefit Schedule (MBS) establishes fees by service. Only services provided by MBS-eligible health professionals are subsidized. 100% of the schedule fee is reimbursed for general practitioner services, 85% for other outpatient private practitioner services, and 75% for inpatient services (private insurance reimburses at least 25% for inpatient services). Additional reimbursements are provided once certain out-of-pocket cost thresholds are met. Standard ward inpatient treatment provided by staff doctors in public hospitals is free.

Pharmaceutical benefit (Pharmaceutical Benefits Scheme [PBS], Medicare, universal): Patients pay up to A\$40.30 for each prescription for most prescribed medicine; up to A\$6.50 for persons with low income and a current concession card. Medicine is available at a reduced cost for general patients or free for concession card holders once out-of-pocket costs exceed A\$1,550.70 or A\$390, respectively (January 2019).

The pharmaceutical benefit copayment and safety net threshold increase in January each year based on changes in the consumer price index.

Dependents' Medical Benefits

Medical and pharmaceutical benefits for dependents are the same as those for the insured.

Administrative Organization

Department of Social Services (<https://www.dss.gov.au/>) is responsible for policy development and provides general supervision of cash benefits.

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

Department of Health (<http://www.health.gov.au/>) is responsible for policy development and provides general supervision of medical benefits.

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 (commonwealth government employees); 1989 (Australian

Australia

Capital Territory); 1992 (Seafarers compensation); 2001 (Western Australia); and 2003 (Queensland).

Type of program: Employer-liability program through a public or private carrier.

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 (pays insurance premiums). The cost of premiums varies depending on the assessed degree of risk. Some employers are permitted to self-insure.

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease.

Temporary Disability Benefits

The benefit varies depending on the state, territory, or jurisdiction 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.

Income from the temporary disability benefit is taken into account for entitlement to means-tested disability benefits paid under Old Age, Disability, and Survivors.

Benefit adjustment: Benefits are generally adjusted annually based on changes in the consumer price index.

Permanent Disability Benefits

Permanent disability pension: Lump-sum payments are made for specified permanent injuries and for pain and suffering. Payment levels vary depending on the degree of impairment, pain, and suffering. They also vary among the Commonwealth, states, and territories.

Income from the permanent disability lump sum for a work injury is taken into account for entitlement to means-tested disability benefits paid under Old Age, Disability, and Survivors.

Benefit adjustment: Benefits are generally adjusted annually based on 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 is paid for each dependent survivor. A weekly payment is paid for each child younger than age 16 (age 25 if a full-time student).

Benefit adjustment: Benefits are generally adjusted annually based on changes in the consumer price index.

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

Administrative Organization

Commonwealth, state, and territory governments set up and run workers' compensation programmes. Workers' Compensation 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 Commission administers claims for Commonwealth employees.

Unemployment

Regulatory Framework

First law: 1944.

Current law: 1991 (social security).

Type of program: Social assistance system.

Coverage

Residents of Australia.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Adult unemployment benefit (Newstart Allowance, means tested): Must be aged 22 to the normal retirement age, actively seeking paid work, and participating in government-approved activities designed to facilitate entry into employment (unless temporarily exempted from such activities).

In limited circumstances, the adult unemployment benefit is payable abroad for up to six weeks.

Additional assistance: Persons receiving the adult unemployment benefit automatically receive the energy

supplement and health care card, and may be eligible for other supplementary benefits. See Family Allowances.

Youth unemployment benefit (Youth Allowance, means tested): Must be aged 16 to 21 (24 if a full-time student), and either actively seeking employment or participating full-time in an approved education or training program. If the person is a dependent, parental and personal income and assets are considered in the means test.

In limited circumstances, the youth unemployment benefit is payable abroad for up to six weeks.

Youth disability supplement: Must be younger than age 22 and be assessed with a partial capacity to work.

Additional assistance: Persons receiving the youth unemployment benefit automatically receive the energy supplement and health care card, and may be eligible for other supplementary benefits. See Family Allowances.

Partner allowance (means tested): Paid to a member of a couple born on or before July 1, 1955, who has a partner receiving a qualifying cash benefit. This allowance is no longer open to new beneficiaries.

Additional assistance: Persons receiving the partner allowance automatically receive the energy supplement and the health care card, and may be eligible for other supplementary benefits. See Family Allowances.

Parenting payment: See Family Allowances.

Unemployment Benefits

Adult unemployment benefit (Newstart Allowance, means tested): With no dependent children, up to A\$550.20 (if single) or A\$496.70 (if partnered) is paid every two weeks. If single with dependent children or if aged 60 or older and has received the benefit for at least nine consecutive months, up to A\$595.10 is paid every two weeks (September 2018). The benefit is paid after a seven-day waiting period (the waiting period may be extended depending on the claimant's personal circumstances and liquid assets).

The benefit may be reduced, postponed, suspended, or terminated if the beneficiary does not participate in training programs, job interviews, and certain other activities, or if the beneficiary refuses a suitable job offer.

Additional assistance: The amount of additional assistance depends on family situation and income. See Family Allowances.

Youth unemployment benefit (Youth Allowance, means tested): A\$244.10 to A\$762.40 (March 2018) is paid every two weeks, depending on age, living arrangements, marital status, and whether the recipient has dependent children.

Youth disability supplement: Up to A\$129.80 (January 2019) is paid every two weeks to recipients younger than age 22 with an assessed partial capacity to work.

Additional assistance: The amount of additional assistance depends on family situation and income. See Family Allowances.

Partner allowance (means tested): Up to A\$496.70 (September 2018) is paid every two weeks.

Additional assistance: The amount of additional assistance depends on family situation and income. See Family Allowances.

Parenting payment: See Family Allowances.

Administrative Organization

Department of Social Services (<https://www.dss.gov.au/>) is responsible for policy development and provides general supervision of cash benefits.

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

Family Allowances

Regulatory Framework

First law: 1941 (child endowment).

Current laws: 1991 (orphan pension) and 1999 (family assistance).

Type of program: Universal (social security) and social assistance system.

Note: On July 1, 2018, a new Child Care Subsidy was introduced to replace the Child Care Rebate and the Child Care Benefit.

Coverage

Residents of Australia.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family tax benefit (part A): Paid to a family with dependent children younger than age 16 (aged 16 to 19 if a full-time secondary student). Must provide at least 35% of a dependent child's care.

The maximum family tax benefit (part A) is paid if annual family income does not exceed A\$53,728. Families receive a partial benefit for annual family income up to A\$99,536 with one dependent child aged 19 or younger (the income ceiling is raised for each additional dependent child aged 19 or younger).

To receive the maximum family tax benefit (part A), children aged 1 or older must be fully immunized, and children of families receiving an income support payment must undergo a health check at age 4.

End-of-year supplement: Paid to families receiving the family tax benefit (part A) if annual family income is A\$80,000 or less.

Newborn upfront payment and newborn supplement: Paid to parents with a child born or adopted on or after March 1, 2014, who are eligible for the family tax benefit (part A); the child must be younger than age 1 if born or placed into care, or any age if adopted. Must not be receiving parental leave pay.

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 (age 18 if at least three of the children are full-time secondary students).

Additional assistance: Persons receiving the family tax benefit (part A) may be eligible for additional assistance. See below.

Family tax benefit (part B): Paid to a single parent, grandparent, or great-grandparent caring for a dependent child younger than age 16 (age 18 if a full-time secondary student), or to a couple with one primary earner and caring for a dependent child younger than age 13. Must provide at least 35% of the dependent child's care and not be receiving cash parental benefits. See Sickness and Maternity.

The maximum rate is paid if the secondary earner's annual income does not exceed A\$5,621. Couples and single parents where the primary earner has annual income above A\$100,000 are ineligible. Couples where the primary earner has annual income of up to A\$100,000 receive a partial benefit if the secondary earner's annual income is less than A\$28,087 and the youngest child is younger than age 5, or less than A\$21,864 and the youngest child is aged 5 to 18.

End-of-year supplement: Paid to families receiving the family tax benefit (part B).

Additional assistance: Families receiving family tax benefit (part B) may receive the energy supplement.

Parenting payment (social assistance, means tested): Paid to the primary caregiver of a child younger than age 8 (if the caregiver is single) or age 6 (if the caregiver has a partner). Only one parent can receive the payment.

Additional assistance: Partnered parents receiving the parenting payment automatically receive the energy supplement and the health care card. Single parents receiving the parenting payment automatically receive the pension supplement, energy supplement, and the pensioner concession card. All persons receiving the parenting payment may be eligible for other supplementary benefits. See below.

Child care subsidy (Social Security, income tested): Paid to a family with a child younger than age 14 (aged 18 if disabled) who needs special care or supervision. Families

must meet certain residency requirements and follow a vaccination schedule.

The child care subsidy rate varies based on the family's combined annual income and ranges from 20% (for families with annual income of at least A\$341,248 but less than A\$351,248) to 85% (for families with annual income of A\$66,958 or less).

Income test: The family's combined annual adjusted taxable income must not exceed A\$351,248.

Assistance for isolated children (Social Security): Paid for primary, secondary, and certain tertiary students who do not have reasonable daily access to an appropriate state school, because of geographical isolation or because the student has a disability or special needs. The student must be an Australian citizen or permanent resident who lives in Australia during the school year, be undertaking approved studies (enrolled in and undertaking full-time studies in an approved education or training program), meet the age criteria, and meet certain other conditions. Four separate benefits may be paid:

Boarding allowance: Paid for a student who boards away from his or her principal family home. A supplementary allowance is paid if the student is a member of a lower-income family. The student must not receive a pension.

Second home allowance: Paid for a student who lives in a second family home to have daily access to appropriate schooling. The student must not receive a pension.

Distance education allowance: Paid for a student who lives at his or her principal family home while studying remotely. The student must not receive a pension.

Assistance for isolated children pensioner education supplement: Paid to the family of a student who meets the qualifying conditions for the boarding allowance, second home allowance, or distance education allowance, except for the requirement of not receiving a pension. Must receive or be entitled to receive a disability support pension or a parenting payment (single).

Additional assistance to social security beneficiaries: Persons receiving certain social security or tax benefits under Old Age, Disability, and Survivors; Sickness and Maternity; Unemployment; and Family Allowances may also receive:

Energy supplement: Paid to assist with household expenses, including energy costs, to persons receiving most social security benefits.

Health care card: Provides reduced costs for pharmaceuticals and medical services to persons receiving certain income support and families receiving the maximum family tax benefit (part A); also used by state, territory, and local governments to target recipients for their concessions, including public transport.

Pensioner concession card: Provides reduced costs for prescribed medicines and medical services to persons receiving an old-age pension, bereavement allowance, caregiver payment, disability support pension, or parenting payment (single), and, under certain conditions, to persons receiving the adult unemployment benefit, youth unemployment benefit, parenting payment (partnered), partner allowance, cash sickness benefits, special benefit, or widow allowance.

Pension supplement: Must be receiving an old-age pension, bereavement allowance, caregiver payment, or certain other benefits; persons older than the normal retirement age receiving the parenting payment, partner allowance, special benefit, widow allowance, or certain other benefits; persons receiving the disability support pension except if younger than age 21 with no dependent children; and persons younger than the normal retirement age receiving the parenting payment (if single).

Pharmaceutical allowance: Must be receiving cash sickness benefits or, under certain conditions, the disability support pension, widow allowance, adult unemployment benefit, youth unemployment benefit, parenting payment, partner allowance, special benefit, or certain other allowances.

Remote area allowance: A tax-free allowance is paid to persons receiving most social security benefits and living in certain areas officially designated as remote.

Rent assistance: Paid to persons receiving certain benefits who are paying rent above a set level, based on family situation. Special rules apply to persons younger than age 25; younger than age 21 and receiving a disability support pension; and living in retirement villages, sharing accommodation, or paying for meals.

Telephone allowance:

Basic rate: Paid under certain conditions to assist with the cost of maintaining a telephone to persons receiving the disability support pension, parenting payment, adult unemployment benefit, cash sickness benefits, partner allowance, widow allowance, special benefit, or youth unemployment benefit.

Higher rate: Paid under certain conditions to assist with the cost of maintaining a telephone and internet connection to persons receiving the disability support pension.

Utilities allowance: Paid to assist with the cost of regular utility bills to certain persons receiving the disability support pension (if younger than age 21 with no dependent children), partner allowance, or widow allowance.

Family Allowance Benefits

Family tax benefit (part A): Up to A\$182.84 is paid for a child younger than age 13, generally depending on family income; up to A\$237.86 if aged 13 to 19 and in secondary school.

End-of-year supplement: Up to A\$737.30 is paid annually for each eligible child at the end of the financial year (September 2018).

Newborn upfront payment and newborn supplement: A\$2,199.83 is paid for the first child; A\$1,100.55 for each subsequent child. The benefit is spread over 13 weeks.

Multiple birth allowance: A\$158.06 is paid every two weeks for triplets; A\$210.56 for quadruplets or more.

Family tax benefit (part B): Up to A\$155.54 is paid every two weeks for a child younger than age 5; up to A\$108.64 if aged 5 to 13 (up to age 18 for single parent, grandparent, or great-grandparent caregivers).

End-of-year supplement: Up to A\$357.70 is paid annually for each eligible child at the end of the financial year (September 2018).

Parenting payment (social assistance, means tested): Up to A\$496.70 is paid every two weeks for a partnered parent (A\$595.10 if the partners are separated by illness, respite care, or imprisonment); up to A\$768.50 (including the pension supplement) for a single parent (September 2018).

Child care subsidy (Social Security, income tested): The benefit amount varies depending on family income, the type and amount of care, and the number of hours that parents spent in certain activities, including paid and unpaid work, volunteer work, and training courses. Benefits are paid directly to the child care provider.

Families with annual earnings exceeding A\$186,958 are subject to an annual subsidy cap of A\$10,190 per child.

Assistance for isolated children scheme (Social Security): Four separate benefits may be paid:

Boarding allowance: A basic allowance of A\$8,249 a year is paid. An additional allowance (means tested) of A\$2,366 may be paid (January 2018).

Second home allowance: A\$240.30 is paid every two weeks (January 2018).

Distance education allowance: A\$4,124 a year is paid (January 2018).

Assistance for isolated children pensioner education supplement: A\$62.40 is paid every two weeks (January 2018).

Additional assistance to social security beneficiaries:

Energy supplement: Up to A\$14.10 is paid every two weeks, depending on the specific benefit received, marital status, number of dependents, age, dependency status, and certain other conditions. Recipients may change the payment schedule to once every three months or once a year.

Health care card: Provides cardholders with reduced costs for prescribed medicines and medical services.

Pension supplement: Up to A\$67.80 is paid every two weeks, depending on the marital status, number of

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dependents, and living arrangements. Recipients may change the payment schedule to once every three months (September 2018).

Pensioner concession card: Provides cardholders with reduced costs for prescribed medicines and medical services.

Pharmaceutical allowance: A\$6.20 (if single) or A\$3.10 (if partnered) is paid every two weeks.

Remote area allowance: A\$18.20 (if single), A\$15.60 (if partnered), or A\$7.30 (for each dependent child) is paid every two weeks.

Rent assistance: Up to A\$180.18 is paid every two weeks, depending on marital status, number of dependents, and the level of rent (September 2018).

Telephone allowance: A\$29.60 (basic rate) or A\$43.80 (higher rate) is paid every three months (September 2018).

Utilities allowance: A\$158.50 (if single) or A\$79.25 (if partnered) is paid every three months (September 2018).

Benefit adjustment: Most benefits are adjusted annually based on changes in the consumer price index.

Administrative Organization

Department of Social Services (<https://www.dss.gov.au/>) is responsible for policy development and provides general supervision of cash benefits.

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