

SPEECH

BY

The Rt Hon. J. G. GORTON, M.P.

ON

APPROPRIATION BILL (No. 1) 1969-70

Second Reading

(BUDGET DEBATE)

[From the 'Parliamentary Debates', 21 August 1969]

Mr GORTON (Higgins—Prime Minister) [8.30]—Mr Deputy Speaker, at the beginning I wish to endorse the remark made by the Treasurer (Mr McMahon) that the Budget which he introduced to the House last week is one of the best budgets to come before us in the last 20 years. And that is really saying something, for successive budgets under a Liberal Administration have led in that period of time to a situation where, compared with 1948-49, our mean population has grown from 7,796,000 to 12,171,000; our gross national product at constant prices has risen from \$8,391m to \$21,077m; our steel production has risen from 1,178,000 tons to 6,599,000 tons; our new motor vehicle registrations have risen from 103,149 to 459,885; our construction of new houses and flats completed has risen from 52,684 to 115,357; our mineral exports have risen from \$12,883,782 to an estimated \$464,079,000 and our unemployment rate has fallen to a stage where all our people can be said to be fully employed to an extent that has never been known in this country before.

It is estimated, too, that the increase in average earnings in this coming year, after income tax, will be some 5% and that the average income earner will be some 5% better off. This is a pretty significant record of achievement as a result of the planning and the budgets that have been introduced

in the past. It is a very good augury for the achievements that are available in the future and will be availed of by further budgets introduced in the next 3 years by a Liberal Government which has this record of achievement behind it. In the circumstances in which we find ourselves today, with great pressure on our labour resources, as I have indicated, and considerable pressures on some sectors of demand in the economy, the Budget is, as it needed to be, deflationary rather than inflationary. It is mildly deflationary. It has reduced an overall Budget deficit of \$385m, which was budgeted for last year, to an estimated overall Budget deficit of only \$30m in this financial year. It has increased a domestic surplus of some \$200m last financial year into an estimated domestic surplus of \$500m this financial year. It is, Sir, financially responsible.

Yet at the same time it has made very significant advances along the road to social justice. Steps along this road were taken last year. Further steps are apparent in this Budget and yet further steps remain for future budgets presented by a Liberal Administration.

Some 17 months ago the Governor-General stated in his Speech:

My Government will review the field of social welfare with the object of assisting those in most



need while at the same time not discouraging thrift, self-help and self-reliance.

Let us see what has happened in the intervening time to fulfil these intentions. We will have in the space of a year increased the basic rate of age pension by \$2 a week for single persons. This is an increase of more than 15%, which is an unprecedented increase and which is an increase far in excess of any increase in the cost of living. In the same period we will have increased the rate for the married couple pensioners by \$3 a week, increased the pensioner wife's allowance by \$1 a week, increased the allowance for the first child by \$1 a week and for other children by \$2 a week. We will have increased the pension for a widow with two children by \$5 a week and given an additional \$2 a week if one of the children is under 6 years of age or is an invalid. We will have increased the unemployment and sickness benefit by \$1.75 a week and the wife's allowance by \$1 a week. We have given a personal care subsidy of \$5 a week for persons over 80 years in hostel type accommodation under the Aged Persons Homes Act. Our deserted wives and home care programmes open up a new aspect of co-operation with the States in the welfare field depending not merely on cash grants.

I do not argue that no more remains to be done, for, of course, much does remain to be done. But I do suggest, Sir, that this is a practical demonstration of moving to carry out an intention—not a vote catching intention but rather is it an honourable approach to fulfil a promise honestly made some 17 months ago, and very greatly fulfilled at this stage.

But what of our other stated intention, to encourage thrift and self-help, which previously were discouraged? Previously if a certain amount had been earned or had been gained in superannuation, a pension was reduced by \$1 for every extra \$1 earned—a 100% tax. What of our stated intention to overcome those problems? We have in this Budget made what I think is a most significant breakthrough in that direction by the introduction of the tapered means test. This is a measure which really does encourage thrift and self-help and I doubt whether its benefits are even yet fully understood in the community. Under these proposals, those who have provided for their retirement through superannuation or through

other means of saving will no longer have their pensions reduced by \$1 for every \$1 they receive in excess of \$10 a week if they are single or \$17 a week if they are married. Further, a single man or woman whose income or means as assessed equals or exceeds \$25 a week at present receives no pension at all. Under our proposals such a person will receive a pension, reducing as his income increases but not ceasing until his income reaches \$40 a week.

In addition such a person with an income, for example, of \$30 a week, who previously paid \$72 a year in tax, will now pay tax of only \$17, a further increment and a further encouragement to saving. Indeed, Mr Deputy Speaker, he receives a double benefit—a pension increased from nothing to \$5 a week and a tax benefit of \$1.05 a week. An aged single person receiving \$40 a week of taxable income does not get any pension under our proposals—but he does get a tax concession of approximately \$1.60 a week.

As a further example of how the scheme works, a married couple who are pensioners with income or means as assessed of \$60 a week will have their pension increased from nothing to \$5 a week, and they will receive tax concessions amounting to approximately a further \$1.42 a week. And the benefits continue for a single person until he receives an income of \$44 a week, and continues for a married couple until such a couple receives \$80 a week. At all these ranges of income these benefits are manifest. They should be fully understood. I do not wish to take up the time of the House in giving further detailed examples of particular rates of income or means as assessed and the benefits which flow from them, but instead with the concurrence of honourable members I will incorporate in Hansard, at the conclusion of my speech, three tables which show the benefits flowing from part pension and the benefits flowing from tax concessions in each income range.

But I emphasise again that it is necessary when computing the encouragement given to thrift to take into account not only the benefit from the part pension now to be paid but also the tax concessions now to be available. I doubt, Sir, if there has ever been such an incentive to thrift—such an

incentive to self help—proposed in this House previously and I believe it will result not only in a just approach but also will reduce the total pensions bill otherwise to be borne in the future by the working taxpayer, and we have done this without increasing taxation.

I would like to contrast those proposals which I have just spelt out with what I take to be the proposals of the Opposition, but unfortunately there is great difficulty in doing this properly because when one reads the Budget speech made by the Leader of the Opposition, he has not made any firm proposals at all. All he has told us in relation to high, wide and handsome statements about abolishing the means test for everybody, no matter what their range of income or superannuation schemes—all he has told us is that if his Party is elected it will then appoint a committee to tell them what they ought to do, because apparently they do not themselves yet know what to do or have not yet worked out a scheme which they could put before this Parliament. This is a completely nebulous approach, and it is also an improper approach, because it means that the Opposition is either afraid or unable to make firm proposals as to how they would carry out whatever their proposals are—afraid or unable to present these before the people so that the proposals and the cost of those proposals may be judged by the people themselves. For my part I believe the explanation of this extraordinary cavalier approach is that the Leader of the Opposition is afraid to put his proposals forward, even imprecisely. For, Sir, if those proposals are to follow the recommendations of Professors Downing and Gates, as he suggests but does not definitely state, then they would require increased taxation on the working population to raise \$880m a year—\$880m a year being the part to be paid by employers, or a tax of approximately 6% on payrolls. And they would require an additional tax on the wage earner ranging from about \$15 a year for the lowest paid contributor who is compulsorily to be taxed to \$182 a year on income earners of \$90 a week or above.

Dr J. F. Cairns—I think you are all mixed up.

Mr GORTON—The honourable member for Yarra (Dr J. F. Cairns) suggests that it

may possibly be that I am in some way mixed up. If I am it is because there have been no definite proposals put before us but merely a suggestion that if the Party opposite is elected they will get somebody from outside to tell them what to do, which is of course what they have been doing in a different way ever since they have been the Opposition. Furthermore, it is worth noting in these Downing proposals, as I understand them, that the benefit to be received on retirement by the working man who has been taxed during all his working life, is also to be taxed in his hands after he has retired.

Mr Griffiths—Well, they are taxed now.

Mr GORTON—Do not deny it. It is also worth noting that those proposals, if they are the proposals ultimately to be adopted, require that such benefits even though they have been paid for during a working life are to be reduced by one-half of any earnings continuing after the age of 65. This is supposed to be something called 'the abolition of the means test'. So these proposals require the community to accept substantial and compulsory increases in taxation throughout their working lives; to accept increased costs and prices due to an additional compulsory 6% levy on payrolls, and to accept that when they do get benefits those benefits are taxable and subject to a means test of one-half when they reach 65.

Let me make two additional points about this strange amorphous non-proposal. The first point I want to make is to bring home by illustration the increased burden of taxation that the scheme—which is apparently to be put forward but, of course, we do not really know what it is but it has been hinted at—would require. For the Professor Downing scheme, if that is the one to be adopted, requires all who are self employed to pay in addition to their own tax to which I have referred the contribution that would otherwise be paid by their employer. So a self employed man, a farmer, anybody in his own business or a shop keeper with a wife and three children, who is earning \$60 a week, after allowing for average concessional deductions would be required to pay income tax of something over \$200 per annum to be increased under Professor

Downing's proposals and the Opposition's proposals, unless they are told to do something else, by \$100 per annum or almost 50%. This is actually the employee's contribution and because he was self employed he would also have to pay the employer's contribution—an additional amount of \$200 per annum—so that the total income tax bill would rise from \$218 to \$518 per annum.

I do hope that there will be some more precise proposals put before this House in regard to what aspects of this scheme are or are not to be adopted than the mere statement: 'Well, we are rather in favour of this kind of course. We do not quite know how to do it. If we get elected we will put a committee up to tell us and it will be something along the lines of the Downing scheme'—which I have just shown to the House requires these sacrifices from the taxpaying man, from that section of the community the Leader of the Opposition was so sorry for, for whom he wept crocodile tears, but who would be the really hurt people should this compulsory additional tax be introduced.

Mr Crean—Tell us who is paying the \$800m extra tax this year.

Mr GORTON—I will not interject on the honourable member and I ask him not to interject on me. But, Mr Deputy Speaker, I have been asked a question and, if you do not mind, I will reply to it because it is an interesting point. I have been asked who is paying the \$850m extra tax to be raised by the Treasury this year. The people earning wages and salaries are paying this, but their rates of taxation are not being increased by one cent—and no one can say that the Opposition's proposals, if they are implemented, would not require an increase in rates of taxation. I will move on to that later. It is no wonder that the Leader of the Opposition has not made any firm proposals. It is no wonder that he adopts as a policy a promise to ask other people to tell him what his policy should be. But it is a wonder that he should believe the Australian people are as gullible as he seems to believe they are, and I suggest very strongly that he and the Party who sit behind him are under an obligation, if they are to retain any credibility in this matter at all, to put precisely before Australians

just what they do propose to do and just what extra taxation and just what increases in taxation rates they propose to impose on the working population in order to do it. For our part we can say with truth that our proposals are clearly and concretely set out in the Budget for Australians to judge, as they ought to be.

Mr Duthie—You are the Government and you can do this.

Mr GORTON—They have been costed and they do not require any increase in taxation. It is said that we are the Government and that is what we should be expected to do. I agree. That, indeed, is what we have done. But they are the Opposition and they can be expected, if they propose to put an alternative scheme, to put it in the same finite, concrete, costed way that the Government has put its scheme before Australians.

Apart from advances in the field of social services, the Budget provides for great advances in providing for education. It provides for a continuation of the grants now made by the Commonwealth for science blocks and libraries in secondary schools, both government and independent. It provides for a continuation of the grants made for building secondary technical schools—solely government secondary technical schools. It provides for a continuation of the \$8m a year for capital to build teacher training colleges for State governments to train teachers for State government schools, except that there is a small percentage of private teachers trained in them. It also indicates that that grant will be increased to \$10m a year in the future, and all of these grants require no matching contribution from the States whatever.

Further, the Commonwealth accepts the proposals put forward by the Martin Committee that teacher training should be permitted as an integral part of colleges of advanced education and should attract Commonwealth grants when they are so integrated and accepts that recommendation from the Martin Committee, again to the advantages of State education systems. It accepts the proposals of the Australian Universities Commission for the coming triennium and of the advisory body on colleges of advanced education for the coming triennium, and as a result expenditure from

all sources—Commonwealth, State and fees—will rise from the record \$651m in the present triennium, which ends at the end of this calendar year, to \$910m in the triennium beginning on 1st January 1970.

It provides for increased scholarships and it provides something which has been attacked by the Leader of the Opposition in the sense that he does not think it should be provided in the way it is. It provides for assistance to be given to the recurrent costs of independent schools. This assistance for all independent schools is to total \$16m for recurrent costs in this financial year and \$8.5m for science blocks and libraries in this financial year. That is what this Budget in this financial year is providing for independent schools—a total of \$24.8m. This is fully justified and fully warranted. For our part, we believe in a dual system of education.

Mr Bryant—Why do you neglect the State schools?

Mr GORTON—I will show you that we do not. We believe in a dual system of education. We believe that it is good for education itself for there to be alternative approaches able to be tried out both in the government schools and in the independent schools. We believe that those who bear their full share of taxation should be able to receive some return if they decide that they wish their children to attend other than a government school, and we believe, looking at the matter purely from an economical point of view, that it would be nothing less than a disaster for the government schools if the independent schools were not able to continue and nothing less than a disaster for the nation if the independent schools, being able to continue, were to provide a bad type of education. It is necessary to see that both these problems are attacked, and this Budget sets out to attack them, yet the proposal is criticised by the Leader of the Opposition on the grounds that the Budget makes no provision for government schools, echoing an interjection made fairly recently by one of the Leader of the Opposition's closest followers. To quote the words of the Leader of the Opposition: 'There is not one cent in the Budget for government schools'. Such a statement reveals either ignorance or a determined and quite futile attempt to conceal the truth, for this Budget provides

in total for independent schools, as I have said, \$24.8m in this financial year, and it provides in total for government schools, including the provision of teacher training in that field, not \$24.8m but \$39.4m. There are a lot of cents in \$39.4m, and I am surprised that the Leader of the Opposition could say that there was not one cent in the Budget for government schools.

I should not conclude without referring to some of the most glaring of the attempts at misrepresentation which were evident in the speech delivered here by the Leader of the Opposition. He implies that the Budget increases taxation. It is perfectly clear that it does not. The rates of income tax or indirect taxes are not raised by one cent. If he had said that total collections from taxation will rise he would have been correct, but he chose instead to imply that rates of tax were to rise, which is untrue. He claims that the Budget makes no considered approach to the needs of all schools, both independent and government, and I have shown that the Budget provides indirect grants for government schools and the provision of capital for training teachers for government schools, more than it provides for independent schools. He claims that it ignores the problems of capital cities, yet it contains provision for the first steps in the Government's decision to provide \$600m for urban roads and freeways over the coming 5 years to relieve one of the greatest pressures on the urban system—the congestion of traffic and the time wasted and economic loss through that congestion. He claims that it makes no attempt to grapple with social services, and I have shown both that it does, and that there has been no concrete alternative proposal advanced. [Extension of time granted.] I thank the House and will not take advantage of it. The Leader of the Opposition claims in his speech that the Treasurer spoke of a growth rate of 6% in the coming year and said that the Treasurer had refused to indicate how much of that growth rate would be real growth and how much inflation. Yet the Treasurer's speech specifically states as reported on page 33 of Hansard of 12th August 1969:

An increase of at least 6% in gross national product at constant prices . . .

I interpolate that that means in real terms. It seems a reasonable forecast to make.

Yet we are told that the Treasurer had refused to give that information. It is there. It was there for the Leader of the Opposition to see, but it was misrepresented to this House.

The Leader of the Opposition claims that 'the Treasurer concedes that to abolish the means test entirely over the next 5 years would cost less in each of those years than the present proposal will cost this year'. The Treasurer has not, as far as I know and from any document I can read, conceded anything of the kind. But the Leader of the Opposition's remarks, being translated, mean that he thinks that to abolish the means test would, when it has been done, cost annually six times as much as our own taper proposals, without providing even one extra dollar for the areas of need that remain.

Mr Crean—That is not what he said.

Mr GORTON—That is what he said. I will quote what he said. I am told it is not what he said. Indeed what he said was:

The Treasurer concedes that to abolish the means test entirely over the next 5 years would cost less in each of those years than the present proposal will cost this year.

This means that he thinks that this year, next year, the year after and so on for the following 5 years you add at least as much as is provided this year, which means that it will be six times as much annually as is provided now, and that, Mr Deputy Speaker, will not leave one extra dollar to relieve those who have no other means at all; to relieve the widows; to take any further steps along the road of helping real need. I think that the statement as it was made was made in a way designed to lead the unwary to be taken in.

The Leader of the Opposition said:

For the first time in memory this Budget contains not a single development proposal. This Budget continues the silence on Queensland water projects.

Amongst the papers presented with the Budget for all to read who have the intelligence to read and the will to honestly reproduce what they read, the Budget contains money, makes provision for the Copeton Dam, for the King River Dam, for continuing the Tailm Bend pipeline in South Australia, for the Fairbairn Dam, for a loan of \$14.7m to Tasmania for power. In total an increased developmental project

of \$71m in the Budget over last year. Yet we were told that for the first time in memory the Budget contains not a single developmental proposal. I cite these examples, and they are examples selected out of many that could otherwise be chosen to illustrate what I believe to be the false and unsustainable basis of attacks on our proposals, for, coupled with the nebulous, imprecise, audacious suggestions of 'Elect the Labor Party and we will get somebody else to tell us what to do', and coupled with an inability to level genuine criticism and attacks on the proposals we have made, it leads me to the conclusion that this long list of misrepresentations, this long list of mis-statements, points up the bankruptcy of new ideas, points up the inability of a concrete and proper attack on the proposals the Government has put forward. For we have put forward matters finitely presented and finitely costed. That they can only be attacked by misrepresentation must mean that there are no finite alternative proposals ready to be put before this House.

I just wish to make one other point. It was clear from the opening remarks made by the Leader of the Opposition in this House that there has suddenly burst upon him with a startling clarity as some new revelation from on high, that when new proposals are made, that when advances in social services or education or development are made, the money to make them has got to come from the taxpayer. He suddenly realises this, apparently, because he points out with an air of surprise that this is where the money is coming from; it is coming from the taxpayers. OK, we knew that, and I think most people knew it before. Let us accept that. But what is more important than this new revelation is what I hope will be a subsequent revelation, and that is, that if all the proposals, I will not say advanced, but imprecisely sketched and put before this House were ever to take a concrete form, then the money would still continue to come from the taxpayers, but in much larger amounts than at present and as a result of much higher rates of taxation than at present. What we are proposing, as I said, is a Budget which takes good steps, which is financially responsible, and which will not take from the taxpayer by raising rates of taxation one single penny this year. I commend it to the House, and I believe it will commend itself to the country.

**SINGLE PENSIONER
EFFECT OF TAPERED MEANS TEST**

Means as Assessed per week*	Present Means Test		Tapered Means Test	
	Pension	Income and pension	Pension	Income and pension
10	15.00	25.00	15.00	25.00
11	14.00	25.00	14.50	25.50
12	13.00	25.00	14.00	26.00
13	12.00	25.00	13.50	26.50
14	11.00	25.00	13.00	27.00
15	10.00	25.00	12.50	27.50
16	9.00	25.00	12.00	28.00
17	8.00	25.00	11.50	28.50
18	7.00	25.00	11.00	29.00
19	6.00	25.00	10.50	29.50
20	5.00	25.00	10.00	30.00
21	4.00	25.00	9.50	30.50
22	3.00	25.00	9.00	31.00
23	2.00	25.00	8.50	31.50
24	1.00	25.00	8.00	32.00
25	..	25.00	7.50	32.50
26	..	..	7.00	33.00
27	..	..	6.50	33.50
28	..	..	6.00	34.00
29	..	..	5.50	34.50
30	..	..	5.00	35.00
31	..	..	4.50	35.50
32	..	..	4.00	36.00
33	..	..	3.50	36.50
34	..	..	3.00	37.00
35	..	..	2.50	37.50
36	..	..	2.00	38.00
37	..	..	1.50	38.50
38	..	..	1.00	39.00
39	..	..	0.50	39.50
40	..	..	..	40.00

* This column converts to weekly terms a single person's Means as Assessed which comprise annual income plus one-tenth of assets in excess of \$400.

**MARRIED COUPLES—BOTH PENSIONERS
EFFECT OF TAPERED MEANS TEST**

Means as Assessed per week*	Present Means Test		Tapered Means Test	
	Pension	Income and pension	Pension	Income and pension
17	26.50	43.50	26.50	43.50
18	25.50	43.50	26.00	44.00

Means as Assessed per week*	Present Means Test		Tapered Means Test	
	Pension	Income and pension	Pension	Income and pension
19	24.50	43.50	25.50	44.50
20	23.50	43.50	25.00	45.00
21	22.50	43.50	24.50	45.50
22	21.50	43.50	24.00	46.00
23	20.50	43.50	23.50	46.50
24	19.50	43.50	23.00	47.00
25	18.50	43.50	22.50	47.50
26	17.50	43.50	22.00	48.00
27	16.50	43.50	21.50	48.50
28	15.50	43.50	21.00	49.00
29	14.50	43.50	20.50	49.50
30	13.50	43.50	20.00	50.00
31	12.50	43.50	19.50	50.50
32	11.50	43.50	19.00	51.00
33	10.50	43.50	18.50	51.50
34	9.50	43.50	18.00	52.00
35	8.50	43.50	17.50	52.50
36	7.50	43.50	17.00	53.00
37	6.50	43.50	16.50	53.50
38	5.50	43.50	16.00	54.00
39	4.50	43.50	15.50	54.50
40	3.50	43.50	15.00	55.00
41	2.50	43.50	14.50	55.50
42	1.50	43.50	14.00	56.00
43	0.50	43.50	13.50	56.50
43.50	..	43.50	13.25	56.75
44	..	..	13.00	57.00
45	..	..	12.50	57.50
46	..	..	12.00	58.00
47	..	..	11.50	58.50
48	..	..	11.00	59.00
49	..	..	10.50	59.50
50	..	..	10.00	60.00
51	..	..	9.50	60.50
52	..	..	9.00	61.00
53	..	..	8.50	61.50
54	..	..	8.00	62.00
55	..	..	7.50	62.50
56	..	..	7.00	63.00
57	..	..	6.50	63.50
58	..	..	6.00	64.00
59	..	..	5.50	64.50
60	..	..	5.00	65.00
61	..	..	4.50	65.50
62	..	..	4.00	66.00
63	..	..	3.50	66.50
64	..	..	3.00	67.00
65	..	..	2.50	67.50
66	..	..	2.00	68.00
67	..	..	1.50	68.50
68	..	..	1.00	69.00
69	..	..	0.50	69.50
70	..	..	..	70.00

* This column converts to weekly terms a married couple's Means as Assessed which comprise combined annual income plus one-tenth of assets in excess of \$800.

**COMPARISON OF TAX PAYABLE AT ORDINARY RATES WITH TAX PAYABLE
UNDER PRESENT AND PROPOSED AGE ALLOWANCE**

Weekly taxable income	Annual tax payable					
	Single taxpayer			Married taxpayer		
	At ordinary rates	Under Age Allowance provisions		At ordinary rates	Under Age Allowance provisions	
		Present	Proposed		Present	Proposed
\$	\$	\$	\$	\$	\$	
10	10.88	..	..	10.88	..	..
11	14.13	..	..	14.13	..	..
12	17.88	..	..	17.88	..	..
13	22.27	..	..	22.27	..	..
14	26.63	..	..	26.63	..	..
15	31.01	..	..	31.01	..	..
16	36.22	..	..	36.22	..	..
17	41.99	..	..	41.99	..	..
18	47.73	..	..	47.73	..	..
19	53.50	..	..	53.50	..	..
20	59.96	..	..	59.96	..	..
21	66.61	..	..	66.61	..	..
22	73.28	..	..	73.28	..	..
23	79.94	..	..	79.94	..	..
24	87.43	..	..	87.43	..	..
25	95.01	23.98	..	95.01	..	..
26	102.57	47.97	8.66	102.57	..	..
27	110.21	71.95	17.33	110.21	..	..
28	118.69	95.94	26.00	118.69	..	..
29	127.17	119.92	34.66	127.17	..	..
30	135.64	135.64	44.26	135.64	..	..
31	144.32	144.32	54.66	144.32	..	..
32	153.70	153.70	65.06	153.70	..	..
33	163.08	163.08	75.46	163.08	..	..
34	172.46	172.46	85.86	172.46	..	..
35	182.20	182.20	96.26	182.20	..	..
36	192.47	192.47	106.66	192.47	..	..
37	202.76	202.76	117.06	202.76	..	..
38	213.04	213.04	127.46	213.04	..	..
39	224.00	224.00	137.86	224.00	..	..
40	235.52	235.52	148.26	235.52	..	..
41	247.03	247.03	182.92	247.03	..	..
42	258.54	258.54	217.59	258.54	..	..
43	270.05	270.05	252.26	270.05	23.98	..
44	281.56	281.56	281.56	281.56	47.97	4.33
45	293.08	293.08	293.08	293.08	71.95	13.00
46	304.59	304.59	304.59	304.59	95.94	21.66
47	317.45	317.45	317.45	317.45	119.92	30.33
48	330.56	330.56	330.56	330.56	143.91	39.00
49	343.67	343.67	343.67	343.67	167.89	55.66
50	356.80	356.80	356.80	356.80	191.88	72.99
51	369.91	369.91	369.91	369.91	215.86	90.32
52	383.01	383.01	383.01	383.01	239.85	107.66
53	396.12	396.12	396.12	396.12	263.83	124.99
54	409.44	409.44	409.44	409.44	287.82	142.32
55	423.89	423.89	423.89	423.89	311.80	159.66
56	438.33	438.33	438.33	438.33	335.79	176.99
57	452.77	452.77	452.77	452.77	359.77	194.32
58	467.22	467.22	467.22	467.22	383.76	213.52
59	481.66	481.66	481.66	481.66	407.74	236.92
60	496.12	496.12	496.12	496.12	431.73	260.32
61	510.55	510.55	510.55	510.55	455.71	283.72

AGED PERSONS
BENEFITS RESULTING FROM PROPOSED CHANGES IN PENSION AND AGE ALLOWANCE
SINGLE PERSON

Means as assessed per week	Pension per week			Tax Payable per week			Total benefit per week
	Present	Proposed	Increase	Present	Proposed	Decrease	
\$	\$	\$	\$	\$	\$	\$	\$
10	14.00	15.00	1.00	..	..	..	1.00
11	13.00	14.50	1.50	..	..	..	1.50
12	12.00	14.00	2.00	..	..	..	2.00
13	11.00	13.50	2.50	..	..	..	2.50
14	10.00	13.00	3.00	..	..	..	3.00
15	9.00	12.50	3.50	..	..	..	3.50
16	8.00	12.00	4.00	..	..	..	4.00
17	7.00	11.50	4.50	..	..	..	4.50
18	6.00	11.00	5.00	..	..	..	5.00
19	5.00	10.50	5.50	..	..	..	5.50
20	4.00	10.00	6.00	..	..	..	6.00
21	3.00	9.50	6.50	..	..	..	6.50
22	2.00	9.00	7.00	..	..	..	7.00
23	1.00	8.50	7.50	..	..	..	7.50
24	..	8.00	8.00	..	..	..	8.00
25	..	7.50	7.50	..	..	..	7.50
26	..	7.00	7.00	..	..	..	7.00
27	..	6.50	6.50	0.46	..	0.46	6.96
28	..	6.00	6.00	0.92	0.17	0.75	6.75
29	..	5.50	5.50	1.38	0.33	1.05	6.55
30	..	5.00	5.00	1.38	0.33	1.05	6.05
31	..	4.50	4.50	1.84	0.50	1.34	5.84
32	..	4.00	4.00	2.31	0.67	1.64	5.64
33	..	3.50	3.50	2.61	0.85	1.76	5.26
34	..	3.00	3.00	2.78	1.05	1.73	4.73
35	..	2.50	2.50	2.96	1.25	1.71	4.21
36	..	2.00	2.00	3.14	1.45	1.69	3.69
37	..	1.50	1.50	3.32	1.65	1.67	3.17
38	..	1.00	1.00	3.50	1.85	1.65	2.65
39	..	0.50	0.50	3.70	2.05	1.65	2.15
40	..	..	..	3.90	2.25	1.65	1.65
41	..	..	..	4.10	2.45	1.65	1.65
42	..	..	..	4.31	2.65	1.66	1.66
43	..	..	..	4.53	2.85	1.68	1.68
44	..	..	..	4.75	3.52	1.23	1.23
45	..	..	..	4.97	4.18	0.79	0.79
46	..	..	..	5.19	4.85	0.34	0.34
47	..	..	..	5.41	5.41	..	..

* Assuming concessional deductions allowable as follows:

Means as Assessed per week	Concessional deductions per week
\$	\$
10-19	1
20-29	2
30-48	3

AGED PERSONS
BENEFITS RESULTING FROM PROPOSED CHANGES
IN PENSION AND AGE ALLOWANCE
MARRIED COUPLE

Means as assessed per week	Pension per week			Tax Payable per week*			Total benefit per week
	Present	Proposed	Increase	Present	Proposed	Decrease	
\$	\$	\$	\$	\$	\$	\$	\$
17	25.00	26.50	1.50	..	..	..	1.50
18	24.00	26.00	2.00	..	..	..	2.00
19	23.00	25.50	2.50	..	..	..	2.50
20	22.00	25.00	3.00	..	..	..	3.00
21	21.00	24.50	3.50	..	..	..	3.50
22	20.00	24.00	4.00	..	..	..	4.00
23	19.00	23.50	4.50	..	..	..	4.50
24	18.00	23.00	5.00	..	..	..	5.00
25	17.00	22.50	5.50	..	..	..	5.50
26	16.00	22.00	6.00	..	..	..	6.00
27	15.00	21.50	6.50	..	..	..	6.50
28	14.00	21.00	7.00	..	..	..	7.00
29	13.00	20.50	7.50	..	..	..	7.50
30	12.00	20.00	8.00	..	..	..	8.00
31	11.00	19.50	8.50	..	..	..	8.50
32	10.00	19.00	9.00	..	..	..	9.00
33	9.00	18.50	9.50	..	..	..	9.50
34	8.00	18.00	10.00	..	..	..	10.00
35	7.00	17.50	10.50	..	..	..	10.50
36	6.00	17.00	11.00	..	..	..	11.00
37	5.00	16.50	11.50	..	..	..	11.50
38	4.00	16.00	12.00	..	..	..	12.00
39	3.00	15.50	12.50	..	..	..	12.50
40	2.00	15.00	13.00	..	..	..	13.00
41	1.00	14.50	13.50	..	..	..	13.50
42	..	14.00	14.00	..	..	..	14.00
43	..	13.50	13.50	..	..	..	13.50
44	..	13.00	13.00	..	..	..	13.00
45	..	12.50	12.50	..	..	..	12.50
46	..	12.00	12.00	..	..	..	12.00
47	..	11.50	11.50	..	..	..	11.50
48	..	11.00	11.00	..	..	..	11.00
49	..	10.50	10.50	..	..	..	10.50
50	..	10.00	10.00	..	..	..	10.00
51	..	9.50	9.50	..	..	..	9.50
52	..	9.00	9.00	..	..	..	9.00
53	..	8.50	8.50	..	..	..	8.50
54	..	8.00	8.00	..	..	..	8.00
55	..	7.50	7.50	0.46	0.12	0.34	7.84
56	..	7.00	7.00	0.92	0.25	0.67	7.67
57	..	6.50	6.50	1.38	0.37	1.01	7.51
58	..	6.00	6.00	1.84	0.50	1.34	7.34
59	..	5.50	5.50	2.30	0.62	1.68	7.18
60	..	5.00	5.00	1.84	0.42	1.42	6.42
61	..	4.50	4.50	2.30	0.58	1.72	6.22
62	..	4.00	4.00	2.77	0.75	2.02	6.02
63	..	3.50	3.50	3.23	1.07	2.16	5.66
64	..	3.00	3.00	3.69	1.40	2.29	5.29
65	..	2.50	2.50	4.15	1.74	2.41	4.91
66	..	2.00	2.00	4.61	2.07	2.54	4.54
67	..	1.50	1.50	5.07	2.40	2.67	4.17
68	..	1.00	1.00	5.53	2.74	2.79	3.79
69	..	0.50	0.50	6.00	3.07	2.93	3.43
70	..	..	..	6.00	3.07	2.93	2.93
71	..	..	..	6.46	3.40	3.06	3.06
72	..	..	..	6.92	3.74	3.18	3.18
73	..	..	..	7.38	4.11	3.27	3.27
74	..	..	..	7.84	4.56	3.28	3.28
75	..	..	..	8.30	5.01	3.29	3.29

Means as assessed per week	Pension per week			Tax Payable per week*			Total benefit per week
	Present	Proposed	Increase	Present	Proposed	Decrease	
\$	\$	\$	\$	\$	\$	\$	\$
76	8.76	5.46	3.30	3.30
77	9.22	5.91	3.31	3.31
78	9.69	6.36	3.33	3.33
79	10.15	6.81	3.34	3.34
80	10.15	6.81	3.34	3.34

* After allowing for (a) appropriate deduction for spouse who has no income other than pension; and
(b) assumed concessional deductions other than dependants as follows:

Means as assessed per week	Deduction per week
\$	\$
40-49 ..	.. 5
50-59 ..	.. 6
60-69 ..	.. 8
70-79 ..	.. 9
80 ..	.. 10

Debate (on motion by Mr Erwin) adjourned.