

Glossary of terms used by J H V W .

- 1 . Incapacity for Work : the state of being unable to follow or find work because of ~~disableness~~ disability .
- 2 . Disability : The disabling effect that sickness has on the physical or mental activities of a subject compared with the general population .
- 3 . Sickness : Both illness (the disease) and accident (the occurrence) which have given rise , temporarily or permanently , to reduced physical or mental ability compared with the subject's own previous experience (or with average experience in the case of congenital disability).
- 4 . Previous Occupation (PO) : the employment held or regular income-producing occupation followed before the sickness first manifested itself .
- 5 . Later Occupation (LO) : the employment held , etc , after the PO had been terminated on account of the sickness . The onset of sickness may occur without forcing the PO to terminate . If the sickness did not affect earnings , the PO continues . If it did affect earnings , the PO may change into an LO even without a change of employment or a spell off work ; for example , loss of overtime earnings because of reduced capacity for work due to sickness would lead to a definition of the occupation or employment as an LO . Once the PO has terminated because of sickness , or has terminated for any reason but another PO cannot be found because of the intervention of the sickness , any future occupations are LOs . An LO is not necessarily at a lower earning level from a PO if it is a different employment , it is not necessarily part time and it may be the same kind of occupation followed by others as a PO . It is simply a way of seeing the occupations followed by the chronic sick after their sickness had started to affect their abilities .

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6 . Man's Income : income received by a man on his own account or on account of his position as head of a household de jure even if not de facto . Includes earnings , pensions and benefits , including amounts received by him for dependents , but not amounts which are payable to dependents in their own right , e g wives' own pensions or Family allowances .

7 . Household income : total income received by the heads of the household (man and wife) from all sources .

8 . Disposable income : income paid in the form of cash and thus readily disposable or usable for any transaction . Includes cash held in the hand by subjects ~~although~~ even if payments/earmarked or paid for specified purposes ; does not include values or paid income where cash ~~is~~ are credited to the household or are held/by others for receipt by the household in the form of goods or services .

9 . Regular income : really means reliable or predictable income (provided any qualifying conditions are met) which is generally paid at regular intervals , whatever they are . However , a predictable income of a certain sum paid during a certain period may be ^{'regular'} ~~reliable~~ even if both the constituent sums paid and the intervals between payment of the constituent sums vary . Regularity also implies repetition , and the payment intervals must be taken into account in establishing regularity . ~~For~~ An annual payment might not be regular even after two years if it were ~~a~~ not possible to predict , ~~reliable~~ ceteris paribus , that it would be received in the third year . A sum may be an average or minimum form of regular income , where the actual payment is not predictable but a certain level is likely , e g interest on investments .

10 . Gross income : The total amount received before notional deductions for certain purposes .

✓ 11 . Net income : gross income less notional deductions for certain purposes . In my paper , the gross household disposable income is the ^{of cash} total amount/the heads of the household receive for all purposes ; the net HDI ~~is~~ is the amount remaining after a sum for the maintenance and housing of the non-dependent members of the household has been deducted from the gross HDI . The concept of net HDI is needed to provide a basis for the examination of the income available to the subject household after ~~the gross cost~~ non-dependents have been eliminated from the picture . I do this by including the gross amounts they pay and deducting the notional amounts they cost , including a per head share of the assessable housing cost .

✓ 12 . Assessable Income : the total amount of household income which ^{be assumed as paid &} would not be disregarded by the NAB .

✓ 13 . NA scale rate ; ^{basic} basic scale : The/amount which the NAB would have according to its scales paid the household/, assuming there were no other form of income whatsoever and no bar to payment of the full amount . Includes the housing cost as this would have been assessed by the NAB . Does not include any discretionary allowances , even if conventionally paid , e g 6/- fuel allowance in winter .

✓ 14 . Official income : assessable income plus total payment received from NA . For non-recipients of NA it is the same as assessable income ; it is their income for official purposes of seeing if they are in poverty according to the official standard .

✓ 15 . Poverty line : I don't think I've used this ~~without~~ without explanation , but it is A-S & T's 140% of NA basic scale . Needs redefinition , but we do need a short way of saying "by comparison with the ^{average} level of living as found by AS&T of those who have been officially adjudged poor by the fact of their receipt of NA" . You see what I mean ?