Disability Support Pension (DSP)

Basic conditions of eligibility

- Aged 16 or over but under Age Pension age at date of claim lodgement, and
- Must have a physical, intellectual, or psychiatric impairment assessed at 20 points or more, and
- Inability to work for at least the next two years as a result of impairment, and
- Inability, as a result of impairment, to undertake a training activity which would equip the person for work within the next two years, or
- Aged 16 or over but under Age Pension age at date of claim lodgement, and
- Be permanently blind.

Residential requirements

- Must be an Australian resident and in Australia on the day the claim is lodged, unless claiming under an International Social Security Agreement.
- Must have been an Australian resident for a total of at least 10 years, at least five of those years in one continuous period, or
- Residence in certain countries with which Australia has an International Social Security Agreement may count towards Australian residence, or
- Have a qualifying residence exemption (arrived as refugee or under special humanitarian program), or
- Immediately eligible if inability to work occurred while an Australian resident, or
- Was a dependent child of an Australian resident at the time the continuing incapacity to work commenced.
- May be paid for up to 13 weeks of an absence from Australia or indefinitely in some cases if terminally ill and leaving Australia indefinitely. Different rules apply if a person is covered by an International Social Security agreement.

Basic rates

Following rates apply, except if aged under 21 without children, see below.

<table>
<thead>
<tr>
<th>Status</th>
<th>Pension rate per fortnight</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$512.10*</td>
</tr>
<tr>
<td>Couple</td>
<td>$427.70* each</td>
</tr>
</tbody>
</table>

* Since July 2000, has included a pension supplement. It is currently: single $18.20; couple $15.20 each.

Disability Support Pension under 21, no children (includes Youth Disability Supplement).

<table>
<thead>
<tr>
<th>Status</th>
<th>Rate per fortnight</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single, aged under 18</td>
<td></td>
</tr>
<tr>
<td>at home</td>
<td>$277.90</td>
</tr>
<tr>
<td>independent</td>
<td>$429.40</td>
</tr>
<tr>
<td>Single, aged 18–20 years</td>
<td></td>
</tr>
<tr>
<td>at home</td>
<td>$315.00</td>
</tr>
<tr>
<td>independent</td>
<td>$429.40</td>
</tr>
<tr>
<td>Member of a couple</td>
<td></td>
</tr>
<tr>
<td>aged under 18</td>
<td>$427.70</td>
</tr>
<tr>
<td>aged 18–20</td>
<td>$427.70</td>
</tr>
</tbody>
</table>

- DSP not subject to parents’ income and assets.
- Youth Disability Supplement of $94.70 per fortnight is payable to DSP customers aged under 21 and is included in the above rates.
- Rate payable to those aged under 21 cannot exceed rate payable to those aged over 21.
- Pharmaceutical Allowance is paid. See Chart H.
- Employment Entry Payment of $312 may be payable.
- Education Entry Payment of $208 may be payable.

Rent assistance

- See Chart G.
- Rent Assistance not payable to single persons aged under 21, without dependants, who live with their parents or guardian.

Income test

- See Chart C.
- For those aged under 21, also see Chart C.
- No income test on basic rate for Disability Support Pensioners who are permanently blind.

Assets test

- Homeowners see Chart A.
- Non-homeowners see Chart B.
- No assets test on basic rate for Disability Support Pensioners who are permanently blind.
- Hardship provisions may apply.

Sickness Allowance (SA)

Basic conditions of eligibility

- Aged 21 or over but under Age Pension age, and
- Temporarily incapacitated for work (or full-time study and on Austudy Payment or ABSTUDY Payment).
- Must have a job or full-time study to which they can return.
A medical certificate from a qualified medical practitioner must be supplied.
Not payble to Youth Allowance recipients who become incapacitated for study.

**Residential requirements**
- Must be an Australian resident.
- Available to newly arrived migrants after 104 weeks in Australia as an Australian resident (some exemptions may apply).
- May be paid for up to 13 weeks of a temporary absence from Australia in certain limited circumstances.

**Basic rates**
- Single aged 21 or over, no children $420.90 pf
- Single, aged 21 or over, with children $455.30 pf
- Single, aged 60 or over, after nine months $455.30 pf
- Partnered (each) $379.80 pf
- Advances of allowance of up to $500 may be available.
- Pharmaceutical Allowance is paid. See Chart H.

**Rent assistance**
- See Chart G.
- Rent Assistance not available to single people aged under 25, without dependants, who live with their parent or guardian.
- Where both members of a couple without children are receiving an allowance or benefit, Rent Assistance is shared.

**Income test**
- See Chart D.

**Assets test**
- Homeowners see Chart A.
- Non-homeowners see Chart B.
- Hardship provisions may apply.

**Carer Payment**

**Basic conditions of eligibility**
- Person providing constant care for
  - a person who has a physical, intellectual or psychiatric disability, or
  - a child with a profound disability, or
  - two or more children with disabilities, or
  - an adult and that adult’s dependent child, who needs care permanently or for an extended period.
- Cannot receive Carer Payment as well as another income support payment, such as Age Pension, Newstart Allowance or Parenting Payment. However, person may be entitled to other payments such as Carer Allowance or Family Tax Benefit.
- The person being cared for must receive income support or a service pension, or
  - not have qualifying residence for a pension, or
  - meet the Special Care receiver income and assets limits.
- The carer is not required to live with or adjacent to the person being cared for, but must be providing constant care.

**Residential requirements**
- Claimant and care receiver must be Australian residents, unless covered by an International Social Security Agreement.
- Available to newly arrived migrants after 104 weeks in Australia as an Australian resident (some exemptions may apply).
- May be paid for up to 13 weeks of a temporary absence from Australia.
- May be paid for up to 63 days in a calendar year during a period of respite, either in Australia or outside Australia.

**Basic rates**

<table>
<thead>
<tr>
<th>Status</th>
<th>Pension rate per fortnight</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$512.10*</td>
</tr>
<tr>
<td>Couple</td>
<td>$427.70* each</td>
</tr>
</tbody>
</table>

* Since July 2000, has included a supplement. It is currently: single $18.20, couple $15.20 each

Paid fortnightly to bank or other account.
- Partnered rate payable to one member of a couple if partner is not receiving a pension, benefit or allowance.
- Pharmaceutical Allowance is paid. See Chart H.

**Rent assistance**
- See Chart G.

**Income test**
- Carer: see Chart C.
- Person being cared for: see Chart C unless person is not receiving an income support or Veterans’ Affairs income support payment in which case a Special Care Receiver income test applies (see below).

**Assets test**
- Carer: homeowners see Chart A.
- Non-homeowners see Chart B.
- Hardship provisions may apply.
- Person being cared for: see Chart A or B unless person is not receiving an income support or Veterans’ Affairs income support payment in which case a Special Care Receiver assets test applies (see below).

**Carer Payment Special Care Receivers**

**Income and Assets limits**
- Non-customer care receiver income test for Carer Payment
  - The income limit for a non-customer care receiver to qualify their carer for Carer Payment is $83 499.
- Non-customer care receiver assets test for Carer Payment
  - The assets limit for a non-customer care receiver to qualify their carer for Carer Payment is $515 250.
  - If non-customer care receiver assets are over $515 250 under certain circumstances the non-customer care receiver’s assets test may not disqualify the carer from Carer Payment.
  - Current liquid assets limits for non-customer care receivers are $6000 (single) and $10 000 (partnered).
## Carer Allowance (CA)

### Basic conditions of eligibility

An income supplement paid to someone who provides daily care and attention at home to a person with a disability or medical condition who is:

- Aged 16 years or over where the disability causes a substantial functional impairment, or
- A dependent child aged under 16 years:
  - for a Health Care Card only, the child must require 'substantially more care and attention' compared to a child of the same age without a disability,
  - for Carer Allowance and a Health Care Card, the child’s disability must appear on a list of disabilities/conditions which result in automatic qualification or must cause the child to function below the standard for his or her age level.

The child and the carer must live together in the same private residence or, if the child is hospitalised at the time of the claim, there must be an intention for the child to return home to live with the carer.

### Residential requirements

- Claimant and care receiver must be an Australian resident.
- May be paid for up to 13 weeks of a temporary absence from Australia (or longer in certain limited circumstances). The length of your last return to Australia may affect your entitlement during the absent from Australia.

### Basic rates

- $94.70 per fortnight.
- May be paid in addition to an income support payment.

### Rent assistance

- Not payable.

### Income test

- No income test.

### Assets test

- No assets test.

## Mobility Allowance (MOB)

### Basic conditions of eligibility

- Paid to a person with a disability aged 16 or over who cannot use public transport without substantial assistance, and
- Is required to travel to and from their home in order to undertake work (including volunteer work), training or job seeking, and
- Not be in gaol or undergoing psychiatric confinement in connection with a conviction, and

- To qualify for a standard rate of MOB:
  - be undertaking any combination of paid or voluntary work or vocational training for 32 hours every four weeks, or
  - undertaking job search activities under an agreement between Centrelink and a service provider funded by the Department of Employment and Workplace Relations or the Department of Families, Community Services and Indigenous Affairs, or
  - be receiving Newstart Allowance, Youth Allowance or Austudy Payment, and satisfy the activity test associated with these payments, or

- To qualify for the higher rate of MOB:
  - be receiving Newstart Allowance, Youth Allowance or Disability Support Pension, and
  - be working 15 hours per week at or above the relevant minimum wage, or
  - be looking for work of 15 hours or more per week at or above the relevant minimum wage under an agreement with an employment service provider.

### Residential requirements

- Must be an Australian resident.
- Available to newly arrived migrants after 104 weeks in Australia as an Australian resident (some exemptions may apply).
- May be paid for up to 13 weeks of temporary absence from Australia.

### Basic rates

- $71.40 per fortnight
- Paid fortnightly to bank or other account.
- A lump sum advance equal to six months allowance may be paid once a year.

### Higher rates

- $100.00 per fortnight
- paid fortnightly to bank or other account
- a lump sum advance equal to six months allowance may be paid once a year.

### Rent assistance

- Not payable.

### Income test

- No income test, Mobility Allowance is not payable if you have been provided with a car from Department of Veterans’ Affairs under the Vehicle Assistance Scheme. A person who is supplied with a GST-free car under the Goods and Services Act is not prevented from receiving Mobility Allowance.

### Assets test

- No assets test.
Chart A and B—Assets test

Chart A—Assets test for homeowners

<table>
<thead>
<tr>
<th>Family situation</th>
<th>For full pension/allowance*</th>
<th>For part pension**</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single**</td>
<td>up to $161 500</td>
<td>less than $334 250</td>
</tr>
<tr>
<td>Partnered (combined)</td>
<td>up to $229 000</td>
<td>less than $516 500</td>
</tr>
<tr>
<td>Illness separated couple (combined)</td>
<td>up to $229 000</td>
<td>less than $574 500</td>
</tr>
<tr>
<td>One partner eligible</td>
<td>up to $229 000</td>
<td>less than $516 500</td>
</tr>
</tbody>
</table>

Chart B—Assets test for non-homeowners

<table>
<thead>
<tr>
<th>Family situation</th>
<th>For full pension/allowance*</th>
<th>For part pension**</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single**</td>
<td>up to $278 500</td>
<td>less than $451 250</td>
</tr>
<tr>
<td>Partnered (combined)</td>
<td>up to $346 000</td>
<td>less than $633 500</td>
</tr>
<tr>
<td>Illness separated couple (combined)</td>
<td>up to $346 000</td>
<td>less than $691 500</td>
</tr>
<tr>
<td>One partner eligible</td>
<td>up to $346 000</td>
<td>less than $633 500</td>
</tr>
</tbody>
</table>

Note: The rate of payment is calculated under both the income and assets tests. The test that results in the lower rate (or nil rate) will apply.

Limits will increase if Rent Assistance is paid with your pension.

Assets over these amounts reduce pension by three dollars per fortnight for every $1000 above the limit (single and couple combined).

NSA/WA/PA/SA/SpB/Parenting Payment/YA and Austudy Payment and MAA not payable if assets exceed these amounts.

Pharmaceutical Allowance included.

For DSP customers, these limits apply if aged over 21 only. For under 21 the same income/assets test applies, but with different limits. See your nearest Centrelink Customer Service Centre for information.

Chart C—Income test for pensions

Income test for pensions

<table>
<thead>
<tr>
<th>Family situation</th>
<th>For full pension (pf)*</th>
<th>For part pension (pf)**</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single**</td>
<td>up to $128</td>
<td>less than $1422.75</td>
</tr>
<tr>
<td>Single + one child</td>
<td>up to $152.60</td>
<td>less than $1447.35</td>
</tr>
<tr>
<td>Couple (combined)</td>
<td>up to $228</td>
<td>less than $2381.00</td>
</tr>
<tr>
<td>Illness separated couple (combined)</td>
<td>up to $228</td>
<td>less than $2817.50</td>
</tr>
</tbody>
</table>

Additional children add $24.60 per child

Some assets are deemed to earn income, while there are special rules for other types of income. Contact Centrelink for more information.

Note: The rate of payment is calculated under both the income and assets tests. The test that results in the lower rate (or nil rate) will apply.

Income over these amounts reduces the rate of pension payable by 40 cents in the dollar (single), 20 cents in the dollar each (for couples).

Pharmaceutical Allowance included.

These figures may be higher if Rent Assistance is paid with your pension.

Compensation income

Compensation income, such as weekly workers’ compensation payments, is assessed under a separate income test. For each dollar of compensation income the income support payment (pension or allowance) is reduced by a dollar. Family Tax Benefit Part A is not affected by the compensation rules. Lump sum compensation payments are also subject to special rules.

Chart D—Income Test for NSA, WA, PA, SA, MAA

Income test

<table>
<thead>
<tr>
<th>Family Situation</th>
<th>For full Allowance (pf)*</th>
<th>For part Allowance (pf)**</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single no children</td>
<td>up to $62</td>
<td>less than $794.84</td>
</tr>
<tr>
<td>Single aged over 60 after nine months</td>
<td>up to $62</td>
<td>less than $852.17</td>
</tr>
<tr>
<td>Single, with dependent child(ren)</td>
<td>up to $62</td>
<td>less than $852.17</td>
</tr>
<tr>
<td>Partnered (each)</td>
<td>up to $62</td>
<td>less than $726.34</td>
</tr>
<tr>
<td>Single, principal carer (NSA)</td>
<td>up to $62</td>
<td>less than $946.84</td>
</tr>
</tbody>
</table>

Fortnightly income between $62 and $250 reduces fortnightly allowance by 50 cents in the dollar.
For income above $250 per fortnight, fortnightly allowance reduces by 60 cents in the dollar.

Extra Allowable Amount for Retirement Village and Granny Flat Residents

If your Entry Contribution is equal to or less than the Extra Allowable Amount, you are assessed as a non-homeowner. Your Entry Contribution will count as an asset. You may qualify for Rent Assistance. The Extra Allowable Amount is the difference between the non-homeowner and homeowner asset test limits, currently $117 000.

Hardship provisions

If you have assets but little or no income you are expected to rearrange your affairs to provide for yourself. In some cases that is not possible. If you are in ‘severe financial hardship’ you may be able to get an income support payment. Different tests apply to such cases.
Partner income which exceeds cut-out point reduces fortnightly allowance by 60 cents in the dollar.

** These figures may be higher if you are eligible for Pharmaceutical Allowance or Rent Assistance.

Child maintenance is not included as income for the personal income test.

---

**Chart G—Rent Assistance**

<table>
<thead>
<tr>
<th>Family Situation</th>
<th>Maximum payment per fortnight</th>
<th>No payment if your fortnightly rent is less than</th>
<th>Maximum payment if your fortnightly rent is more than</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single, no children</td>
<td>$103.20</td>
<td>$91.80</td>
<td>$229.40</td>
</tr>
<tr>
<td>Single, no children, sharer</td>
<td>$68.80</td>
<td>$91.80</td>
<td>$183.53</td>
</tr>
<tr>
<td>Couple, no children</td>
<td>$97.40</td>
<td>$149.40</td>
<td>$279.27</td>
</tr>
<tr>
<td>One of a couple who are separated due to illness, no children*</td>
<td>$103.20</td>
<td>$91.80</td>
<td>$229.40</td>
</tr>
<tr>
<td>One of a couple who are temporarily separated, no children</td>
<td>$97.40</td>
<td>$149.40</td>
<td>$221.67</td>
</tr>
</tbody>
</table>

* Includes respite care and partner in gaol.

- Rent Assistance for families with children is usually paid with Family Tax Benefit. See Family Tax Benefit for current rates.
- Rent Assistance is not paid:
  - to people paying rent to a government housing authority, although in some situations sub-tenants may qualify for Rent Assistance.
  - for residents of Commonwealth funded nursing homes and hostels.
  - to single disability support pensioners aged under 21, without dependants, living with parents.
  - to other single people aged under 25, living with parents.
  - to students without dependants, who receive Austudy Payment.
- Special rules apply to single sharers, people who pay board and lodging or live in a retirement village.
- Rent Certificates are required to verify rent where a customer does not have a formal written tenancy agreement or is not named as a tenant on a formal written tenancy agreement.
- Rent Assistance is paid as part of another payment. It may be reduced due to the income test rules applying to that primary payment.
- Rent Assistance is subject to portability provisions where relevant.

---

**Chart H—Pharmaceutical Allowance**

Rate: $5.80 per fortnight for eligible single people, and $2.90 per fortnight for each eligible member of a couple (i.e. $5.80 in total if both members of a couple are eligible). However, where a person is a member of an illness separated couple or a respite care couple or where a partner is in gaol, the rate is $5.80 per fortnight (i.e. same as for a single person).

### Payment Conditions under which PhA is paid

<table>
<thead>
<tr>
<th>Age Pension</th>
<th>Bereavement Allowance</th>
<th>Carer Payment</th>
<th>Disability Support Pension</th>
<th>Mature Age Allowance</th>
<th>Parenting Payment (Single)</th>
<th>Sickness Allowance</th>
<th>Widow B Pension</th>
<th>Wife Pension</th>
<th>Newstart Allowance</th>
<th>Partner Allowance</th>
<th>Widow Allowance</th>
<th>ABSTUDY</th>
<th>Special Benefit*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Automatically paid to customers of these payments</td>
<td>Customers must be either temporarily incapacitated, OR be over 60 years of age AND have been in receipt of income support continuously for at least nine months</td>
<td>Customers must be temporarily incapacitated, OR have a partial capacity to work, OR be a single principal carer of a dependent child, OR be over 60 years of age AND have been in receipt of income support continuously for at least nine months</td>
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<tr>
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</tr>
</tbody>
</table>

* (Note that Special Benefit customers are NOT required to be Australian residents in order to be paid PhA).

- Austudy: Customer must be over 60 years of age AND have been in receipt of income support continuously for at least nine months.
- Parenting Payment Partnered: Customer must be over 60 years of age AND have been in receipt of income support continuously for nine months OR be unable to meet participation requirements due to a temporary incapacity.
- Youth Allowance (job seeker): Must be either temporarily incapacitated OR a single principal carer of a dependent child OR have a partial capacity to work.
- Youth Allowance—(full-time students): Must be temporarily incapacitated and aged between 21 and 24 years.
- CDEP: As per relevant payment type.

**Note:** PhA is subject to portability provisions where relevant.
Disclaimer
The information contained in this publication is intended only as a guide to payments available.

What are your responsibilities?
- It is your responsibility to decide if you wish to apply for a payment and to make the application, having regard to your particular circumstances.
- The information is accurate as at 20 September 2006, but may of course change. If you use this publication after that date, please check with Centrelink that the details are up to date.

From what date are benefits payable?
Most government payments are paid from, or after, the date on which the application is made. So the sooner you lodge the application the quicker you may be paid.

What is the position if you deal with a third party?
You may deal with a third party who is not a member of Centrelink's staff. If you do so, please remember that Centrelink has not authorised any third parties to provide information or advice to you about payments.