

What Government payments are available for Carers?

If you provide constant care in a private home for someone with a disability or severe medical condition, there are payments available to help you provide ongoing care.

You may be eligible for different payments depending on your circumstances and those of the person you care for. These include:

- Carer Payment – if you have caring responsibilities that prevent you from undertaking substantial paid employment.
- Carer Allowance – if you provide additional care and attention at home to a person with a disability or a severe medical condition.

You can also receive both payments depending on your circumstances and those of the person you care for. You may also qualify for the Carer Supplement and other assistance from Services Australia.

Carer Payment

The Carer Payment is paid at the same rate as the Age Pension and is subject to the pension income and assets tests. You are also eligible to receive the pension supplement and energy supplement.

Carer Payment recipients are also automatically entitled to the Pensioner Concession Card.

Carer Payment eligibility

To receive this payment, you must:

- You and the care receiver are both Australian residents¹
- Providing constant care² for 1 or more people who have care need scores high enough on the assessment tools used for an adult or child
- Care for someone who'll have these needs for at least 6 months
- If you are employed, in education or volunteering, your care obligations only allow you to participate in these activities for less than 25 hours a week
- Meet the pension income and assets tests

There is also an income and assets limit for the person you provide care for.

Income and Assets test

When calculating your payment, Centrelink will apply an income and assets test. Whichever test generates the lower amount will determine your rate of payment. If your income or assets exceed the cut-off limit for either test, your payment ceases.

If you are a member of a couple, your income and assets plus those of your partner are assessed. This applies regardless of whether your partner is eligible for, or in receipt of, the age pension.

You are a member of a couple if you are:

- Legally married
- In a registered relationship (same sex or different sex)
- In a de facto relationship (same sex or different sex)³

Assessable income

Income counted for the income test generally includes:

- Salary or wages
- Deemed income
- Rent
- Distributions from trusts and companies
- Payments from pensions and annuities

Depending on the pension and annuity type, some or all of the payment may be counted.

Financial assets generate deemed income

Deeming rules are used to work out income from financial assets. It is a set of rules which assume certain assets earn a set rate of income, no matter what they really earn.

1. Newly arrived residents must generally wait 2 years before being eligible for this payment unless you have lived or worked in a country that has a social security agreement with Australia.

2. A carer is said to provide constant carer if they personally provide care on a daily basis for a 'significant period' during each day.

3. De facto spouse generally means someone who is living with you as your partner on a permanent or indefinite basis.

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Financial assets which generate deemed income:

- Savings accounts and term deposits
- Managed investments, shares, loans you make and debentures
- Some account-based pensions (ABP) – If you commenced an ABP before 1 January 2015 and you did not continuously receive an age pension payment since that date, deeming applies. An ABP commenced on or after 1 January 2015 is also deemed.
- Most term annuities payable for less than 5 years³
- Assets you have given away that over the allowable gifting threshold⁴
- Investment bonds

Assessable assets

An asset counted under the assets test generally includes:

- Business assets
- Caravans, cars, boats
- Home contents
- The current value of pensions and annuities
- Financial assets
- Property
- Your interest in a trust or company
- Some gifts you make

Assets or income you give away to friends or family can also be assessed. For more information, refer to '[What are the social security gifting rules?](#)'.

Exempt assets

There are some assets which are not assessed. They include:

- Your home and renovations you make to it.
- Amounts held in a super fund whilst under Age Pension age.
- A portion of some term allocated pensions (subject to additional criteria).
- The current value of a complying pension/annuity which was purchased prior to 20 Sept 2004.

- A defined benefit pension that doesn't have an account balance.
- Lump sum paid to an aged care facility.
- A Funeral Bond up to the allowable limit.
- The difference between the insured value and the garage sale value of your home contents and motor vehicles.

For information, visit Services Australia at <http://www.servicesaustralia.gov.au> and search 'Disability Support Pension'.

Carer Allowance

If you are eligible for Carer Allowance and providing care to someone who is aged 16 or older, Carer Allowance is \$153.50 each fortnight. If you are providing care for a child aged under 16, Carer Allowance is either:

- for a child with higher needs – \$153.50 every fortnight a Health Care Card is issued for the child, or
- and
- for a child with lower needs – not payable and a Health Care Card is issued for the child.

Carer Allowance eligibility

To receive this payment, you must:

- Care for someone whose care needs score is high enough on the adult or child assessment tools
- Care for someone who'll have these needs for at least 12 months
- Meet an income test – If the income test is met, you and your partner's income does not affect how much Carer Allowance you get

Income and Assets test

There is no assets test for Carer Allowance but there is an income test. To get Carer Allowance your and your partner's combined adjusted taxable income (ATI) must be under \$250,000 a year. ATI includes:

- Taxable income (disregarding any assessable First Home Super Saver Scheme release amount),
- Assessable fringe benefits exceeding \$1,000,
- Target foreign income,
- Total net investment loss,
- Tax free Government pensions or benefits,
- Paid Parental leave income,
- Reportable superannuation contributions, and
- Deemed income from account-based pensions if a person is age 60 or over (see 'Financial assets generate deemed income' for an explanation of deeming)

3. If the term of the annuity is greater than your life expectancy, it is not deemed for the income test.

4. \$10,000 permissible gifting limit each year up to \$30,000 over five financial years.

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ATI is reduced by deductible child maintenance expenditure.

Carer Supplement

If you are in receipt of an eligible payment on 1 July, a \$600 Carer Supplement is automatically payable in July each year. You can receive the Carer Supplement for each eligible payment so you may receive more than one supplement amount.

If you share the care of the person and the other carer is not your partner, you'll get a part rate of Carer Supplement. How much you get depends on how much care you provide.

Carer Supplement eligibility

You will automatically receive the Carer Supplement if you get any of these payments on 1 July:

- Carer Allowance
- Carer Payment
- Department of Veterans' Affairs Partner Service Pension and Carer Allowance
- Department of Veterans' Affairs Carer Service Pension.

You are not eligible if you only have a Carer Allowance Health Care Card as you must be receiving one of these payments to be eligible.

For more information, visit Services Australia at www.servicesaustralia.gov.au and search 'Carer'.

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Maximum rate of pension	Assets test	Single/Illness separate couple (each)	Couple (each)
20 March 2024 – 19 September 2024	Basic rate	\$1,020.60	\$769.30
Age Pension, Disability Support Pension, Carer Payment & DVA invalidity pension.	Maximum pension supplement*	\$81.60	\$61.50
	Energy supplement	\$14.10	\$10.60
	Total	\$1,116.30	\$841.40
Includes minimum pension supplement of \$43.10 (single) and \$32.50 (couple each)			

Pension assets test	Assets test	For full pension	Cut-off limit
20 March 2024 – 30 June 2024	Single homeowner	\$301,750	\$674,000
The maximum pension entitlement is reduced by \$3 per fortnight for every \$1,000 of assets over the lower threshold.	Single non-homeowner	\$543,750	\$916,000
	Couple homeowner (combined)	\$451,500	\$1,012,500
	Couple non-homeowner (combined)	\$693,500	\$1,245,500
	Illness-separated couple homeowner (combined)	\$451,500	\$1,196,000
	Illness-separated couple non-homeowner (combined)	\$693,500	\$1,438,000

Pension income test	Family situation	For full pension (pf)	Cut-off limit (pf)
20 March 2024 – 30 June 2024	Single	Up to \$204	\$2,436.60
Pension is reduced by \$0.50 (singles) and \$0.25 (each member of a couple) per \$1.00 of income over full pension thresholds.	Couple (combined)	Up to \$360	\$3,725.60
	Illness-separated couple (combined)	Up to \$360	\$4,825.20

Deeming thresholds	Family situation	Deeming threshold	Max financial asset to receive full pension
1 July 2023 – 30 June 2024	Single	\$60,400	\$289,421
Rate applied below threshold is 0.25% and 2.25% above.	Couple where at least one member receives a pension (combined)	\$100,200	\$505,066
	Non Pensioner couple (each)	\$50,100	N/A

Exempt funeral bonds	Family situation	Amount
1 July 2023 – 30 June 2024	Single or for each member of a couple	\$15,000

Carer Allowance	Family situation	Fortnight	Annual
1 January – 31 December 2024	Caring for someone 16 or older and there is no health care card for the person being cared for	\$153.50	\$3,991
Indexed 1 January each year	Providing care for a child under 16 with higher needs who has a health care card		
	Providing care for a child under 16 with lower health needs		Not applicable. Health Care Card for the child.

Carer Payment	Applied to the care receiver	
20 March 2024 – 19 September 2024	Income limit	\$135,640 p.a.
	Asset limit	\$836,750

Carer Supplement	Eligible payments	Annual
Amount is not indexed.	Carer Payment, Carer Payment, recipients of both Department of Veterans' Affairs Partner Service Pension and Carer Allowance; and recipients of Department of Veterans' Affairs Carer Service Pension.	\$600 per eligible payment

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Important information

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