

What Government payments are available for Carers?

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If you provide constant care at home for someone with a disability or severe medical condition, there are payments available to ease the financial burden of providing 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** – is for individuals who provide constant care to someone with a disability, medical condition, or who is frail aged. This payment is designed to help those whose caring responsibilities prevent them from engaging in substantial paid employment.
- **Carer Allowance** – is a supplementary payment for those who provide additional daily care and attention to someone with a disability, medical condition, or who is frail aged.

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

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.

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.

Carer Payment recipients are eligible to receive the pension supplement and energy supplement, and are also automatically entitled to the Pensioner Concession Card.

Carer Payment eligibility

To receive this payment:

- You and the care receiver must both be Australian residents.[1]
- You must provide constant care[2] for one or more people whose care need scores are high enough to qualify, as measured by the disability assessment tools used for an adult or child.
- The care recipient will require this level of care for at least six months.

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- Your care obligations only allow you to participate in employment, education or volunteering activities for less than 25 hours a week.
- You must be eligible under the pension income and assets tests.

There is also an income and assets test applied to 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 is the test that determines 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 or not 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. Refer to the summary of payments and thresholds table at the end of this Fact Sheet for the current deeming rates applicable.

Financial assets which generate deemed income include:

- 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 years[4]
- Assets you have given away that over the allowable gifting threshold[5]
- 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

3. De facto spouse generally means someone who is living with you as your partner on a permanent or indefinite basis.
4. If the term of the annuity is greater than your life expectancy, it is not deemed for the income test.
5. $10,000 permissible gifting limit each year up to $30,000 over five financial years.

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Some assets or income you give away to friends or family can also be assessed, if you give
away more than $10,000 in one year, or more than $30,000 over a rolling five-year period. For more information, refer to 'What are the social security gifting rules?' fact sheet.

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 or annuity which was purchased prior to 20 Sept 2004.
- A defined benefit pension that doesn't have an account balance.
- A 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, you may receive a Carer Allowance of $159.30 each fortnight.

If you are providing care for a child aged under 16, Carer Allowance is either:

- for a child with higher needs who has a Health Care Card, $159.30 per fortnight, or
- for a child with lower needs, no Carer Allowance is payable, but the child will be issued with a Health Care Card.

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 (that is, foreign income that is not taxable income or received as a reportable fringe benefit),
- 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 the 'Financial assets generate deemed income' section, above, for an explanation of deeming)

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.

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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 the above payments to be eligible.

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

For specific payment rates and thresholds, refer to the **Social Security Quick Reference Guide**, published March 2026

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