

MLC TechConnect

Centrelink fact sheet

The following Centrelink facts and figures apply from **20 March 2025 to 30 June 2025**.

Pensions

Typical pension payment rates¹

Family situation	Rate (pf)	Rate (pa)
Single: ²		
Maximum ³	\$1,149.00	\$29,874.00
Minimum ⁴	\$59.10	\$1,536.60
Couple (each):		
Maximum ³	\$866.10	\$22,518.60
Minimum ⁴	\$44.50	\$1,157.00

Pension asset test limits

Family situation	Full pension ⁵	Part pension cut-out limit ⁶
Single homeowner	\$314,000	\$697,000
Single non-homeowner	\$566,000	\$949,000
Couple (combined) homeowner	\$470,000	\$1,047,500
Couple (combined) non-homeowner	\$722,000	\$1,299,500
Illness-separated couple (combined) homeowners	\$470,000	\$1,236,000
Illness-separated couple (combined) non-homeowners	\$722,000	\$1,488,000

Pension income test limits (pf)

Family situation	Full pension ⁷	Part pension ⁶
Single	\$212	\$2,510.00
Couple (combined)	\$372	\$3,836.40
Illness-separated couple (combined)	\$372	\$4,968.00

Different cut-out thresholds apply to DSP recipients under age 21 with no children.

Age pension age

Date of birth	Age
From 1 January 1957	67

Work Bonus⁸

Work Bonus income concession (pf)	\$300
Maximum accrued in Work Bonus bank	\$11,800

Employment income and income earned from self-employment is eligible for the Work Bonus concession.

Pension Supplement – Maximum rate (pf)

Family situation	Rate
Single	\$83.60
Couple (each)	\$63.00

Pension Supplement – Minimum rate (pf)

Family situation	Rate
Single	\$45.00
Couple (each)	\$33.90

Pension Supplement – Basic rate (pf)

Family situation	Rate
Single	\$29.00
Couple (each)	\$23.90

Maximum rate Energy Supplement (pf)

Family situation	Rate
Single	\$14.10
Couple (each)	\$10.60

¹ Transitional rates may differ from the above

² Single rate also applies to illness separated couples

³ Basic rate + maximum Pension Supplement + Energy Supplement

⁴ Minimum Pension Supplement + Energy Supplement

⁵ Pension reduces by \$3 per fortnight for every \$1,000 over this threshold

⁶ Threshold may be higher if receiving additional supplements (eg Rent Assistance), or lower if residing overseas

⁷ Pension reduces by 50 cents for every dollar over this threshold for singles, 25 cents for each member of a couple

⁸ New recipients of Age Pension, Disability Support Pension or Carer Payment who are at least Age Pension age and certain DVA recipients receive a one-off Work Bonus income bank credit of \$4,000

Allowances

Typical allowance payment rates (incl. energy supplement)

JobSeeker Payment

Family situation	Rate (pf)	Rate (pa)
Single, 22 or over, no children	\$789.90	\$20,537.40
Single, 22 or over, with children	\$846.00	\$21,996.00
Single, 55+, after 9 months ⁹	\$846.00	\$21,996.00
Single, principal carer, exempt from activity test ⁹	\$1,023.50	\$26,611.00
Partnered (each)	\$723.00	\$18,798.00

Allowances asset test limits

Family situation	Homeowner	Non-homeowner
Single	\$314,000	\$566,000
Couple (combined)	\$470,000	\$722,000
Illness-separated couple (combined)	\$470,000	\$722,000

Jobseeker, YA (job seeker) income test (pf)

Family situation	Full allowance ¹⁰	Part allowance cut-out limit
Single, no children	\$150	\$1,484.170
Single, with children	\$150	\$1,577.67
Single, aged 55+, 9 months continuous payment or aged 22 or over, partial capacity to work ⁹	\$150	\$1,589.00
Single, principal carer with dependant children ⁹	\$150	\$2,282.00
Single, principal carer, exempt from activity test ⁹	\$150	\$2,725.75
Partnered, each	\$150	\$1,372.67

Carer Allowance

Payment rate of \$153.50 pf. A \$250,000 annual family income test threshold applies for Carer Allowance and the Carer Allowance (child) Health Care Card only.

Concession cards

Low Income Health Care Card – New applicants or renewal (pw)

Family situation	Income limit	Eight-weekly income limit
Single, no children	\$786	\$6,288
Single, one dependent child	\$1,343	\$10,744
Couple, no children (combined)	\$1,343	\$10,744
Increase for each additional child	\$34	\$272

Low Income Health Care Card – Existing cardholders to retain (pw)

Family situation	Income limit	Eight-weekly income limit
Single, no children	\$982.50	\$7,860
Single, one dependent child	\$1,678.75	\$13,430
Couple, no children (combined)	\$1,678.75	\$13,430
Increase for each additional child	\$42.50	\$340

The Low Income Health Care Card income is generally determined using ordinary social security income rules (eg deemed income from financial investments and account based pensions). Once a Low Income Health Care Card has been issued or renewed, weekly income must be below the limits in the second table to retain the card.

Pensioner Concession Card (PCC)

The PCC may be held by:

- pension recipients (Centrelink and DVA)
- JobSeeker and Youth Allowance (job seeker) recipients if single, caring for a dependent child and looking for work
- parenting payment (single) recipients
- certain allowance recipients aged 55 or over and who have received their benefit for at least 9 months
- certain allowance recipients who have a partial capacity to work

Commonwealth Seniors Health Card (pa)

Family situation	Income limits ¹¹
Single	\$99,025
Couple (combined)	\$158,440
Illness-separated couple (combined)	\$198,050
For each additional child add	\$639.60

Income test includes taxable income, deeming from non-grandfathered account-based pensions, target foreign income, total net investment losses, employer provided fringe benefits exceeding \$1,000 and reportable superannuation contributions.

⁹ Includes Pharmaceutical Allowance

¹⁰ Fortnightly income between \$150 and \$256 reduces fortnightly allowance by 50 cents in dollar. Income > \$256 reduces allowance by 60 cents in the dollar

¹¹ The CSHC thresholds are indexed annually on 20 September

Deeming

Deeming rates and thresholds

Single:

Up to \$62,600	0.25%
Excess	\$156.50 + 2.25% of excess

Couple:

Up to \$103,800	0.25%
Excess	\$259.50 + 2.25% of excess

Non-pensioner couple:

Up to \$51,900	0.25%
Excess	\$129.75 + 2.25% of excess

Maximum threshold of financial investments to receive full rate of Age Pension based on income test (approximately)

Single	\$300,622
Couple (Homeowners)	\$470,000*
Couple (Non-Homeowners)	\$522,133

* Pension entitlement reduces under the assets test when assets are above this threshold.

Other

Exempt funeral amounts

Funeral bond	\$15,500
Burial plot, pre-paid funeral expenses	No limit

The funeral bond threshold is indexed on 1 July and applies to amounts invested. Any earnings on exempt bond are also exempt. The threshold for individual and jointly held funeral bonds is \$15,500. Couples could have \$31,000 exempt if they hold separate funeral bonds, but only \$15,500 if they hold one joint funeral bond. The bond cannot relate to a funeral for which pre-paid funeral expenses have been paid in advance.

Special disability trusts

Threshold	Amount
Concessional asset value limit	\$813,250
Gifting limit to special disability trusts	\$500,000

Concessional asset value limit is indexed on 1 July. Gifting limit is not indexed.

Gifting threshold

Single or couple (combined) - per financial year	\$10,000
Maximum gifts over 5 year rolling period	\$30,000

Extra allowable amount

Extra allowable amount	\$252,000
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Rent Assistance¹²

Family situation	Maximum RA payable (pf)	No payment if rent less than (pf)	Maximum RA if rent is more than (pf)
Single	\$212.00	\$149.60	\$432.27
Single, sharer	\$141.33	\$149.60	\$338.05
Couple	\$199.80	\$242.40	\$508.80
Partnered, illness separated	\$212.00	\$149.60	\$432.27
Partnered, temporarily separated	\$199.80	\$149.60	\$416.00

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¹² Different rates apply to recipients of Family Tax Benefit Part A