

## INCOME SUPPORT TABLES

**Table 1: Program costs and recipient numbers, 2009–10**

Sources: Annual Reports, 2009-10 for FaHCSIA, DEEWR and DVA

	Program Expense (\$ million)	Payment description	Labour force requirement	Number of recipients
<b>Aged</b>				
Age Pension	29,384	Income support for people who have reached Age Pension age.	None	2,160,000
Widow B Pension	7	Income support for previously partnered women born before 1 July 1937, or a single parent at age 45 and born before 1 July 1942 (closed 20 March 1997).	None	600
Wife Pension (Age)	144	Income support for female partners of Age pensioners (closed 1 July 1995).	None	10,873
Age Pensioners–DVA	2,985	Age Pension paid to eligible service pensioners and their partners. It is paid by DVA as an agent of FaHCSIA.	None	283,400
Service Pension Veterans–DVA		Income support for people who have reached service pension age. Similar to Age Pension paid by Centrelink.	None	
Service Pension (partners)–DVA		Income support for wives of service pensioners. Similar to Wife Pension paid by Centrelink.	None	
Seniors Supplement	129	Introduced September 2009, combining the value of the Seniors Concession Allowance and Concession Allowance.	N/A	273,652
Seniors Concession Allowance	34	Supplementary payment available to Commonwealth Seniors Health Card holders (CSHC) prior to September 2009.	N/A	256,978
Telephone Allowance (CSHC only)	9	Supplementary payment available to CSHC holders prior to September 2009.	N/A	251,535
<b>Total</b>	<b>32,692</b>			
<b>Working age</b>				
Newstart Allowance	6,137	Income support for the unemployed aged between 21 and Age Pension age. Includes people with a disability, with a partial capacity to work, and principal carers of older children (aged 6 or more if partnered, or 8 or more if single).	Must satisfy an activity test by seeking and accepting suitable work or participating in agreed activities (unless exempted). People with a <i>partial capacity</i> to work have requirements that match their assessed capacity to work. <i>Principal carers</i> must seek at least 15 hours of work per week (unless exempted).	553,893

	Program Expense (\$ million)	Payment description	Labour force requirement	Number of recipients
Parenting Payment Partnered	1,078	Income support for the principal carer of a child aged under 6 (under 16 if granted payment before 1 July 2006).	Part-time participation requirements (see Newstart Allowance principal carers) if youngest child is over 6 (over 7 if granted payment before 1 July 2006).	124,910
Parenting Payment Single	4,389	Income support for the principal carer of a child aged under 8 years (or under 16 if granted payment before 1 July 2006).	Part-time participation requirements (see Newstart Allowance principal carers) if youngest child is over 6 (over 7 if granted payment before 1 July 2006).	333,512
Sickness Allowance	84	Income support for people who are temporarily incapacitated for work or study as a result of illness.	Must have a job or full-time study (if aged 25 plus) to return to.	6,703
Partner Allowance	281	Income support for partners of income support recipients (at time of claim) born on or before 1 July 1955 (closed 20 September 2003).	No recent workforce experience at time of claim.	24,054
Widow Allowance	441	Income support for older women (phased out from 1 July 2005 with new grants from that date limited to women born on or before 1 July 1955) who were widowed, divorced or separated prior to turning 40.	No recent workforce experience at time of claim.	33,886
Youth Allowance (Other)	716	Income support for young people aged 16 to 20 seeking or preparing for work or temporarily unable to work.	Must seek and accept suitable work or participate in agreed activities (unless exempted).	88,459
Utilities Allowance	28	Supplementary payment paid to Partner and Widow Allowance recipients who are not of Age Pension age. Also paid to Carer Payment, Wife Pension, Disability Support Pension, Widow B Pension and Bereavement Allowance recipients.	N/A	69,160
Pensioner Education Supplement	79	Supplementary payment for certain pensioners (and former pensioners) undertaking study.	Must be undertaking an approved course.	30,084
Mobility Allowance	124	Supplementary payment for people with a disability who are unable to use public transport without substantial assistance.	None	57,349
<b>Total</b>	<b>13,357</b>			

	Program Expense (\$ million)	Payment description	Labour force requirement	Number of recipients
<b>People with disability</b>				
Disability Support Pension	11,860	Income support payment for people aged 16 and over with a physical, intellectual or psychiatric impairment with at least 20 points on the Impairment Tables. Special rules for the blind.	Because of their impairment, unable to work, or be reskilled, at least 15 hours a week (30 hours if on payment at 10 May 2005) at or above the minimum wage for at least the next two years.	792,581
<b>Total</b>	<b>11,860</b>			
<b>Carers of people with disability</b>				
Carer Payment	2,269	Income support for a person providing constant care for a frail aged person, adult or child with a disability or medical condition.	None	168,913
Wife Pension (DSP)	177	Income support for female partners of Disability Support Pensioners (closed 1 July 1995).	None	13,782
Carer Allowance	1,478	Supplementary payment for people who provide daily care and attention at home to an adult or child with a disability or a medical condition.	None	495,733
<b>Total</b>	<b>3,924</b>			
<b>Students</b>				
Youth Allowance (Student)	2,073	Income support for full-time students aged 16 to 24 years in secondary or tertiary education or training, and apprentices aged 16 to 24.	Must be undertaking an approved course of study.	295,763
Austudy	343	Income support for people aged 25 and over who are studying or training full-time.	Must be undertaking an approved course of study.	31,860
Abstudy	200	Income support for full-time secondary and tertiary students and apprentices who are Aboriginal or Torres Strait Islander.	Must be undertaking an approved course of study.	36,255
<b>Total</b>	<b>3,924</b>			
<b>Special</b>				
Special Benefit	68	Income support for people who are not eligible for any other type of payment and who are in financial hardship.	As for Newstart Allowance.	6,307
Bereavement Allowance	3	Income support for a recently widowed person following the death of their partner. Paid for up to 14 weeks.	None	685

	Program Expense (\$ million)	Payment description	Labour force requirement	Number of recipients
Disaster Recovery Payment	42	Supports disaster recovery through the provision of immediate, one-off payments to individuals and families adversely affected by major disaster.	N/A	35,000
<b>Total</b>	<b>113</b>			
<b>Families and children</b>				
Family Tax Benefit Part A	17,848	Per child payment for dependent children aged under 16; and dependent young people aged 16 to 20 and 21 to 24 year old full-time students not in receipt of an income support payment. Includes Rent Assistance, Large Family Supplement and Multiple Birth Allowance.	N/A	1,738,000*
Family Tax Benefit Part B		Per family payment to single income families including single parents, subject to a primary earner income limit (\$150,000).	N/A	1,382,000*
Child Care Benefit	2,000	Payment to help with the costs of child care.	Work/study/training test applies depending on hours claimed.	628,000
Child Care Rebate	1,300	The CCR meets 50 per cent of the out-of-pocket child care expenses for approved care, up to \$7,500	Must be eligible for Child Care Benefit.	628,000
Baby Bonus	1,398	Lump sum payment on the birth of a newborn or adopted child.	N/A	273,000
Maternity Immunisation Allowance	35	Payment for children who are fully immunised (unless exempted). Provided as two payments for children aged between: <ul style="list-style-type: none"> <li>• 18 to 24 months; and</li> <li>• 48 to 60 months.</li> </ul>	N/A	270,000
Double Orphan Pension	3	Payment for guardian or approved care organisation with the care of a child where both parents have died or one parent has died and the other is unable to provide care.	N/A	2000
<b>Total</b>	<b>22,584</b>			
<b>Overall Total</b>	<b>87,146</b>			

\* The customer numbers for FTB Part A and Part B are for customers who receive payments by fortnightly instalments only. In 2008-09 (the latest available complete-year figures), the number of FTB Part A eligible customers receiving fortnightly instalments and end-of-year lump sums was 1,957,000. For FTB Part B, the total number of eligible customers was 1,590,000. (Department of Human Services administrative data).

**Table 2: Income support payments, 20 September 2011**

Rates (per fortnight)	Income test (per fortnight)	Assets test
<b>Pensions — includes Age Pension, Disability Support Pension, Carer Payment, Bereavement Allowance, Wife Pension, Widow B Pension and Service Pension</b>		
<p>Single: \$748.80  Partnered: \$564.50 (each)  <i>(includes Pension Supplement)</i></p> <p><i>Single DSP under 21, no children</i>  (Youth Allowance plus Youth Disability Supplement of \$110.00)  &lt;18, at home: \$322.70  18-20, at home: \$365.80  16-20 independent: \$498.70  Member of a couple: \$498.70</p> <p>Rates are adjusted each March and September in line with the higher of the CPI or PBLCI.</p> <p>The combined couple rate of pension is benchmarked to at least 41.76% of MTAW and the single adult rate is 66.33% of the combined couple rate.</p> <p>Pensions paid to people of age-pension age are taxable. For people under age-pension age the following pensions are not taxable:</p> <p>DSP and Invalidity Service Pension; Wife Pension where the spouse is receiving a non-taxable pension; Carer Payment where the person being cared for is receiving a non-taxable pension.</p>	<p>Free Area: \$150 (single)  \$264 (couple joint)</p> <p>Taper:  Singles: 50% of income above free area  Couples: 25% of combined income above free area for each member of couple.</p> <p>Work Bonus operates to exclude from assessment the first \$250 each fortnight of employment income for pensioners of Age Pension age.</p> <p>Working Credit available if aged under Age Pension age.</p> <p>Income test does not apply to a permanently blind person receiving Age, Service or Disability Support Pension.</p> <p>Some income types are subject to different arrangements (for example, compensation payments may be deducted directly from the rate otherwise payable).</p>	<p><i>Homeowners for full pension:</i>  Single: \$186,750  Partnered (combined): \$265,000</p> <p><i>Non-Homeowners for full pension:</i>  Single: \$321,750  Partnered (combined): \$400,000</p> <p>Assets over the limit reduce pensions by \$1.50 per fortnight for every \$1,000 above the threshold.</p> <p><i>Homeowners for part pension:</i>  Single: \$686,000  Partnered (combined): \$1,018,000</p> <p><i>Non-Homeowners for part pension:</i>  Single: \$821,000  Partnered (combined): \$1,153,000</p> <p><i>(Amounts are higher if receiving RA or separated due to illness.)</i></p> <p>Asset test does not apply to a permanently blind person receiving Age, Service or Disability Support Pension.</p>
<b>Allowances — Newstart Allowance, Parenting Payment Partnered, Sickness Allowance Widow Allowance and Partner Allowance</b>		
<p>Higher single rate: \$526.60  Lower single rate: \$486.80  Partnered (each): \$439.40  Single, principal carer of child: \$641.50</p> <p>Higher single rate applies to: a person with a dependant child; or a person aged 60 or more and on income support for at least 9 months; and to partnered people separated due to ill-health, infirmity or because the partner is in gaol.</p> <p>Lower single rate applies to singles not covered by the higher rate.</p> <p>Rates are adjusted each March and September in line with increases in the CPI. Payments are taxable.</p>	<p>Free Area: \$62  Tapers: 50% of income \$62-\$250  60% of income above \$250</p> <p><i>Partner income test:</i>  Free Area (may vary) \$826.00  Taper: 60%</p> <p>If partner is a pensioner, then a joint income test applies. Individual income is calculated as half the combined income of the couple. This amount is then subject to the person's individual income test.</p> <p>If partner is not a pensioner, a sequential income test applies. Individual income test is applied to own income. Partner income over the partner income free area is subject to a 60% taper.</p>	<p><i>Homeowners ineligible for allowance if assets exceed:</i>  Single: \$186,750  Partnered (combined): \$265,000</p> <p><i>Non-Homeowners ineligible if assets exceed:</i>  Single: \$321,750  Partnered (combined): \$400,000</p>

Rates (per fortnight)	Income test (per fortnight)	Assets test
<b>Youth Allowance</b>		
<p><i>Youth Allowance (YA)</i></p> <p>YA is payable to full-time students and Apprentices aged 16-24 as well as job seekers aged 15 to 21.</p> <p>&lt;18 at home: \$212.70 18+ at home: \$255.80</p> <p>Partnered, no children and away from home: \$388.70 Single with children: \$509.20 Partnered with children: \$426.70</p> <p>Special rate for long-term income support recipients who are aged 21 or more commencing full-time study or an Apprenticeship or migrants studying English. Single at home: \$314.00 Single away from home: \$472.10 Partnered no children: \$426.70</p> <p>Payments are taxable.</p>	<p><i>Personal Income Test</i></p> <p>For Students and apprentices Free area: \$236 Tapers: 50% of income \$236-\$316 60% above \$316</p> <p>For job seekers Free area \$62 Tapers: 50% of income \$62-\$250 60% above \$250</p> <p>Student Income Bank available. Credits can be used to offset any income earned that exceeds the income free area.</p> <p><i>Partner</i> income test as for other allowances.</p> <p><i>Parental income test</i> YA for non-independent young people is paid subject to a parental income test, unless a parent receives Income Support or holds a low income Health Care Card.</p>	<p><i>Independent</i> <i>Homeowners ineligible for allowance if assets exceed:</i> Single: \$186,750 Partnered (combined): \$265,000</p> <p><i>Non-Homeowners ineligible if assets exceed:</i> Single: \$321,750 Partnered (combined): \$400,000</p> <p><i>Non-independent</i> YA for non-independent young people is paid subject to a family assets test unless a parent receives Income Support or holds a current Health Care Card.</p> <p>YA may also be subject to a Family Actual Means Test if certain conditions are met.</p>
<b>Parenting Payment Single</b>		
<p><i>Parenting Payment Single (PPS)</i></p> <p>PPS is payable to single parents with a qualifying child aged under eight.</p> <p>Persons continuously receiving PPS from prior to 1 July 2006 must have a qualifying child aged under 16.</p> <p>Rate up to \$641.50. Pension Supplement of \$20.90 and Pharmaceutical Allowance of \$6 if under Age Pension age. The Pension Supplement of \$59.80 is paid to recipients of Age Pension Age.</p>	<p>Free area: \$174.60 Plus \$24.60 for each additional child.</p> <p>Taper: 40% above the free area.</p>	<p><i>Homeowners ineligible for allowance if assets exceed:</i> \$186,750</p> <p><i>Non-Homeowners ineligible if assets exceed:</i> \$321,750</p>



**Table 3: Family assistance payments, 20 September 2011**

Payment type	Rate/s	Income test (no assets test)
<b>Family Tax Benefit (FTB)</b>		
<p><i>FTB Part A</i></p> <p>Must have 35% or more of the care of a dependent child aged under 21 who has completed year 12 or undertaking studies leading to Year 12, or a dependant full-time student aged 21-24.</p> <p>Child will not attract FTB if they receive an income support payment in their own right; or they are a non-full time student aged 5-15 or aged 16-24 years with income at or exceeding the FTB Child Income Limit.</p> <p><i>Rent Assistance</i> may be paid to renters in private rental accommodation as part of the maximum rate of FTB.</p> <p>Families eligible for the maximum rate of FTB Part A (prior to the application of the Maintenance Income Test) are also issued a <i>Health Care Card</i>.</p>	<p><i>Maximum rate per fortnight:</i>            0-12: \$164.64            13-15: \$214.06</p> <p><i>Base rate per fortnight:</i>            Under 18: \$52.64            18-24: \$70.56</p> <p><i>FTB Part A supplement per child:</i>            \$726.35 per annum</p> <p><i>Large Family Supplement</i> paid for third and each subsequent child:            \$11.34 per fortnight            \$295.65 per annum</p> <p><i>Multiple Birth Allowance:</i>            Triplets: \$136.64 per fortnight            3,562.40 per annum</p> <p>Quads or more:            \$182.00 per fortnight            \$4,745.00 per annum</p> <p>Recipients with 35% to 65% care are only entitled to a proportion of the full maximum rate of FTB Part B, including the supplement.</p>	<p><i>Maximum rate income test per annum:</i>            Lower income threshold: \$46,355            Taper rate: 20%</p> <p><i>Base rate income test per annum:</i>            Higher income threshold: \$94,316            Additional Child Amount: \$3,796            Taper rate: 30%</p> <p>FTB Child Income Limit:            \$13,361 per annum</p> <p>Income test does not apply if parent receives an income support payment.</p> <p>Income is the 'adjusted taxable income' (ATI) of the person claiming payment and their partner for the financial year FTB is claimed.</p> <p>Maintenance income is subject to a separate test.</p>
<p><i>FTB Part B</i></p> <p>Must have a dependent child (FTB child) aged under 16 or qualifying dependent full-time student aged 16-18.</p>	<p><i>Maximum rate per fortnight:</i>            Under 5 : \$140.00            5-18 years: \$97.58</p> <p><i>FTB Part B supplement per family:</i>            \$354.05 per annum</p> <p>Recipients with 35% to 65% care are only entitled to a proportion of the full maximum rate of FTB Part B, including the supplement.</p>	<p><i>Second earner income test:</i>            Income threshold:            \$4,891 per annum            Taper rate: 20%</p> <p>For couples, the second earner income test applies to the ATI of the lower income earner. The second earner income test does not apply to single parents.</p> <p>Payment only available if primary earner ATI is \$150,000 or less.</p>
<b>Baby Bonus</b>		
<p>Paid following birth (including stillbirth) or adoption of a baby. Also available for the adoption of children aged under 16.</p>	<p>\$5,437 per child.</p> <p>Paid by 13 fortnightly instalments.</p>	<p>Family must have income of \$75,000 or less in the six months following birth or adoption.</p>

Payment type	Rate/s	Income test (no assets test)
<b>Paid Parental Leave (PPL)</b>		
<p>Paid following birth (including stillbirth) or adoption of a baby.</p> <p>Eligible for a maximum period of 18 weeks provided:</p> <ul style="list-style-type: none"> <li>• primary carer of the newborn;</li> <li>• Australian resident;</li> <li>• meet the PPL work and income tests; and</li> <li>• are on leave or not working.</li> </ul> <p>PPL and Baby bonus cannot be paid for the same child.</p>	<p>\$589.40 a week before tax.</p> <p>PPL is taxable.</p>	<p>Recipient must have individual ATI of \$150,000 or less in the financial year prior to date of claim.</p>
<b>Maternity Immunisation Allowance</b>		
<p>Paid for children who are fully immunised, or have an approved immunisation exemption.</p>	<p>Payment of \$258.00.</p> <p>Paid in two payments:</p> <ul style="list-style-type: none"> <li>• children aged 18 months and 2 years (\$129.00);</li> <li>• children aged between 4 and 5 years (\$129.00).</li> </ul>	<p>No income test.</p>
<b>Child Care Benefit</b>		
<p>Child must attend approved or registered care. Claimant or partner must be liable for the payment of child care fees. Child aged under 7 must have age appropriate immunisation, or have an exemption.</p> <p>All families eligible for up to 24 hours of approved care per week paid subject to family income test.</p> <p>For approved care, parents must meet work/study/training test during the week child care is used to receive more than 24 hours and up to 50 hours of CCB per child.</p> <p>For registered care, parents must meet the work/training/study test sometime during the week child care used to receive up to 50 hours CCB.</p> <p>Special rules apply to grandparents with primary care.</p>	<p><i>Maximum rate — approved care:</i> \$3.78 per hour (\$189.00 for 50 hour week) for a non-school child.</p> <p><i>Registered care rate:</i> \$0.632 per hour (\$31.60 per week) for a non-school child.</p> <p>Rates for school children 85% of non-school rates.</p>	<p><i>Income test on maximum rate:</i> Income threshold: \$39,785 Taper rates: One child: 10% Two children: 15% then 25% Three or more children: 15% then 35%</p> <p>Income test does not apply to families on income support.</p> <p>CCB for approved care no longer available when family income reaches, per annum: One child: \$138,065 Two children: \$143,095 Three children: \$161,581 (plus \$30,528 for each child after the 3rd)</p> <p>No income test on registered care.</p>
<b>Child Care Rebate</b>		
<p>Child must have attended approved care. Claimant must be assessed as eligible for CCB.</p> <p>Claimant and partner must have passed the CCB work/study/training test.</p>	<p>50 per cent of out-of-pocket child care expenses for approved care, up to \$7,500, per child.</p> <p>Payment made fortnightly, quarterly or annually.</p>	<p>No income test.</p>



**Table 4: Rent Assistance, 20 September 2011**

Rent Assistance	Rates	Other features
<p><i>Rent Assistance</i> (RA) is additional financial assistance to private renters paying private rent.</p> <p>RA is paid at the rate of 75 cents for each dollar of private rent above specified minimum rent thresholds until the maximum rate is reached.</p> <p>RA is paid as part of the maximum rate of income support for people without dependent children.</p> <p>RA is paid as part of the maximum rate of FTB for people with dependent children aged under 16.</p>	<p><b>RA WITH INCOME SUPPORT</b> (per fortnight amount)</p> <p><b>Maximum rates</b></p> <p>Single: \$119.40 Single, sharer: \$79.60 Couple: \$112.60</p> <p><b>Rent thresholds</b></p> <p>Single: \$106.20 Couple: \$172.80</p> <p><b>Maximum RA paid if rent is more than:</b></p> <p>Single: \$265.40 Single, sharer: \$212.33 Couple: \$322.93</p> <p><b>RA PAID WITH FTB PART A</b> (per fortnight amount)</p> <p><b>Maximum rates:</b></p> <p>One or two children: \$140.14 Three or more children: \$158.48</p> <p><b>Rent thresholds:</b></p> <p>Single: \$139.72 Couple: \$206.78</p> <p><b>Maximum RA paid if rent is more than:</b></p> <p><i>Single</i></p> <p>One or two children: \$326.57 Three or more children: \$351.03</p> <p><i>Couple</i></p> <p>One or two children: \$393.63 Three or more children: \$418.09</p> <p><b>Taper rates</b></p> <p>RA is not separately income tested but is subject to the income test of the payment it is included in. This is 20% (FTB Part A), 50% (pension), 50% or 60% (allowance).</p>	<p>RA is not generally available to DSPs aged under 21 years or to other single people aged under 25 years, living with a parent or guardian.</p> <p>To receive RA, you must be receiving an income support payment or more than the base rate of FTB Part A, unless eligible to receive the Rent Assistance component of FTB Part A for a regular care child(ren) (that is, at least 14 % and less than 35% care).</p> <p>To receive RA, a level of proof of rent expenditures is required.</p> <p>People in retirement villages, aged care homes and community housing can receive RA (subject to a range of conditions). Government tenants are not eligible.</p> <p>Maintenance income can reduce RA paid with FTB-A, but not RA paid with income support.</p> <p>Disability Support Pension and Carer Payment recipients are not subject to the reduced sharers' rate, nor are people in some forms of group accommodation such as boarding houses.</p> <p>RA is non-taxable.</p>