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FINANCIAL SUPPORT FOR CARERS IN AUSTRALIA

Understanding Carer Payment, Carer Allowance and other support available to unpaid carers.

Produced by the team at OURO

Care coordination made simple.
ourocare.com

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THE SHORT ANSWER

Financial support for carers, at a glance

There are two main payments for Australian carers — Carer Payment and Carer Allowance — plus a handful of related supplements worth knowing about. This guide covers all of them, in plain English, checked against Services Australia as at August 2026.

CARER PAYMENT
Income support for constant care

CARER ALLOWANCE
Supplementary payment for daily care

+

OTHER CARER-RELATED SUPPORT

- Carer Supplement
- Child Disability Assistance Payment
- Carer Adjustment Payment
- Concession cards

OURO MICRO-TIP

Don't assume you only qualify for one payment. Many carers are eligible for Carer Payment and Carer Allowance together, plus an annual supplement — but each has to be checked and claimed on its own terms.

This guide is general information, not a personalised assessment. See page 16 for sources and the full disclaimer.

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BEFORE YOU BEGIN

How to read this guide

This guide is not a personalised eligibility assessment. Only Services Australia can tell you exactly what you're entitled to, based on your full circumstances.

What it's designed to do:

1. Explain the difference between the major carer payments
2. Help you identify which rules are likely relevant to you
3. Give you a sense of what information you'll need
4. Show you exactly where to check the official, current rules
5. Point you toward a practical next step

> **A note on accuracy.** Government payment rules, rates and thresholds change — some every three months, others once a year. Every figure here is checked against Services Australia and the Department of Social Services, correct as at August 2026. Always confirm current figures before making a financial decision.

Look for **OURO MICRO-TIP** boxes throughout — practical, editorial suggestions from the OURO team, not official government advice.

What this guide doesn't cover

To stay focused and genuinely useful, this guide doesn't go into detail on: NDIS funding (a separate, non-means-tested scheme), state and territory concessions (which vary by jurisdiction), the Age Pension for carers who are themselves of Age Pension age, or veterans' carer payments through the Department of Veterans' Affairs. Each of these deserves its own dedicated research — start with servicesaustralia.gov.au, ndis.gov.au or dva.gov.au.

01 — THE ESSENTIAL COMPARISON

Carer Payment vs Carer Allowance

	CARER PAYMENT	CARER ALLOWANCE
Purpose	Replaces income for people who can't work full-time because of caring	Helps with the extra costs of daily care
Care requirement	Constant care	Daily care and attention
Income test	Yes — pension income test	Yes — combined income under $250,000/yr
Assets test	Yes	No
Payment type	Fortnightly, means-tested rate	Fortnightly, set rate
Working while receiving it	Limited to a set number of hours	No limit — full-time work is fine
Can you receive both?	Yes, if you separately meet the rules for each — see page 09	
Other considerations	Taxable if you or the care receiver are Age Pension age	Not part of your taxable income

The simplest way to think about it

CARER PAYMENT
income support for eligible carers providing constant care

CARER ALLOWANCE
supplementary payment for eligible carers providing daily care and attention

BOTH
possible where the separate eligibility requirements are met

Sources: Services Australia — Carer Payment, Carer Allowance.

02 — ELIGIBILITY

Who may be eligible?

Carer Payment

You personally provide constant care, in the home, to someone with a severe disability, severe medical condition, or who is frail aged — and this stops you working full-time. Care from a paid service doesn't qualify.

Carer Allowance

You provide daily care and attention, at home, to someone with a disability, severe medical condition, or who is frail aged and needs help for at least 12 months (or is terminally ill).

Which support should I look at? — starting point only

Are you providing care for someone?

↓ yes

Constant care — care equivalent to a full-time role?	→ **Look at Carer Payment**
Daily care and attention — ongoing, everyday support?	→ **Look at Carer Allowance**
Meet the requirements for both?	→ **You may receive both**
Caring for a child with disability?	→ **Also check child support, p.10**

Starting point only — eligibility depends on your circumstances and is determined by Services Australia's official assessment, not self-assessment.

A few common misconceptions

"I have to live with them." Not necessarily — what matters is the level of care you provide, not your address. Some carers live nearby rather than in the same home.

"Only immediate family qualifies." Carers can include friends, neighbours and extended family — the relationship itself isn't the test, the care you provide is.

03 — RATES

How much support can you receive?

Maximum rates, effective from the 20 March 2026 (Carer Payment) and 1 January 2026 (Carer Allowance) indexation. Rates change — always check current figures.

Carer Payment (per fortnight)

Situation	Basic rate	Supplements	Typical total
Single	$1,100.30	$100.60	**$1,200.90**
Partnered (each)	$829.40	$75.80	**$905.20**
Couple (combined)	—	—	**$1,810.40**

Carer Allowance (per fortnight)

Rate	Amount
Per qualifying care receiver	**$162.60**

Maximum rate ≠ your rate. Your actual Carer Payment can be reduced by the income and assets tests (next page). Carer Allowance is a set rate, but stops if your combined income exceeds the relevant limit.

Thinking in annual terms

Situation	Approximate annual value
Carer Payment — single (maximum)	$31,223 a year
Carer Payment — couple combined (maximum)	$47,070 a year
Carer Allowance — per care receiver	$4,228 a year

Figures rounded, based on 26 fortnights. Rates are reviewed by the Department of Social Services roughly twice a year (Carer Payment) and once a year (Carer Allowance) — these figures will change at the next indexation. Sources: Department of Social Services — Social Security Payment Parameters (20 March 2026); Services Australia — How much Carer Allowance you can get.

04 — WHAT CAN AFFECT YOUR PAYMENT

Income, assets & work

CARER PAYMENT	CARER ALLOWANCE
Income test ✓ Assets test ✓	Income test ✓ Assets test ✕

Income & assets

Carer Payment uses the pension income and assets tests. Above a free area, your payment reduces on a sliding scale — above a cut-off, it's $0.

Carer Payment cuts to $0 above	
Single (per fortnight)	$2,619.80
Couple combined (per fortnight)	$4,000.80
Single homeowner (assets)	$733,500
Couple homeowner (assets, combined)	$1,102,500

Your home isn't counted in the assets test. Carer Allowance uses combined adjusted taxable income under $250,000/yr instead — no assets test at all.

Working while caring

WORKING DOESN'T AUTOMATICALLY DISQUALIFY YOU

You can work, study or train up to 25 hrs/week away from the person you care for, or up to 100 hrs over 4 weeks, and still be considered to provide constant care. Income earned is then assessed separately, under the income test.

Carer Allowance has no hours limit at all — full-time work is fine, provided you're still providing daily care and your income is under the threshold.

Example: a couple with combined taxable income of $140,000/yr sits under the Carer Allowance threshold, so their payment isn't reduced. Fictional figures, for illustration only.

Sources: Services Australia — Income test and Assets test for Carer Payment; How to keep your Carer Payment.

05 — COMBINING PAYMENTS

Can you receive both?

Yes — it can be possible to receive Carer Payment and Carer Allowance at the same time, if you separately meet the eligibility requirements for each. A combined claim is available, so you don't need to apply twice.

CARER PAYMENT + **CARER ALLOWANCE** → **Combined support** subject to eligibility

One limit: Carer Payment is an income support payment, so you generally can't receive it alongside another income support payment, like the Age Pension or JobSeeker Payment.

Carer Supplement

WHAT IT IS

An annual payment of $600 for each eligible carer payment you get.

WHO IT MAY APPLY TO

People getting Carer Payment, Carer Allowance, or the DVA Carer Service Pension for a period that includes 1 July.

KEY THING TO KNOW

Getting both Carer Payment and Carer Allowance can mean receiving more than one Carer Supplement. It's automatic — no claim needed.

Source: Services Australia — Carer Supplement

A PRACTICAL EXAMPLE

Priya provides constant, hands-on care for her mother most days, which may qualify her for Carer Payment. That same care also meets the lower bar of "daily care and attention", which may separately qualify her for Carer Allowance. If Priya is eligible for both and receives them for a period that includes 1 July, she may also receive two Carer Supplements. This is a fictional example to illustrate how the payments can combine — not a personalised assessment.

06 — SUPPORT FOR CHILDREN, AND ONE-OFF EVENTS

Other financial support

Child Disability Assistance Payment

WHAT IT IS

Automatic annual payment of up to $1,000 per eligible child.

WHO IT MAY APPLY TO

Carers getting Carer Allowance for a child under 16 (or 16–18 with a terminal illness) for a period that includes 1 July.

KEY THING TO KNOW

Paid on top of Carer Allowance automatically — no separate claim. If you share care, it's divided the same way as Carer Allowance.

Source: Services Australia — Child Disability Assistance Payment

Carer Adjustment Payment

WHAT IT IS

A one-off payment for carers of a child younger than 7.

WHO IT MAY APPLY TO

Families where a catastrophic event has left the child with a severe medical condition or major disability.

KEY THING TO KNOW

Not automatic — you'll need to show a strong, immediate need for financial help when you claim. Assessed individually.

Source: Services Australia — Caring for a child with disability

OURO MICRO-TIP

Keep a copy of important Services Australia correspondence about these payments somewhere your family can access it — it's often needed again for later applications or reviews.

Carer Payment recipients generally receive a Pensioner Concession Card. If you get Carer Payment or Carer Allowance, the person you care for may also be eligible for a Health Care Card.

07 — FAQ

Common questions

Practical questions that don't fit neatly into the sections above.

Can I get Carer Allowance for more than one person I care for?

Yes — a separate Carer Allowance payment is available for each person you provide qualifying care to. Carer Payment is generally paid at one rate per carer, but your full circumstances are still assessed individually.

Do I need to reapply every year?

No. Once granted, your payment continues while you keep meeting the rules. You do need to report changes in income, hours, assets or caring circumstances as they happen.

What happens if the person I care for moves into permanent residential aged care?

Your eligibility may change, since both payments are based on care provided at home. Tell Services Australia as soon as this happens so your payment can be reassessed.

What if my claim is rejected?

You can ask Services Australia for a review of the decision. Reviews are often successful when more complete medical evidence or information is provided the second time.

Do I need to declare these payments on my tax return?

Carer Allowance isn't taxable and doesn't need to be included. Carer Payment is taxable only if you or the person you care for are Age Pension age or above — check with the ATO or a registered tax agent for your specific situation.

Will these payments affect other family payments, like Family Tax Benefit?

Possibly — Family Tax Benefit and some other payments use their own income tests, and receiving Carer Payment can interact with them. Services Australia can assess your whole payment picture together when you claim, rather than each payment in isolation.

Can I get Carer Payment if I already get another income support payment?

Generally no — Carer Payment is an income support payment, so you can usually only receive one at a time. If you're already getting a payment like JobSeeker or Parenting Payment and take on constant caring duties, Services Australia can help you work out whether transferring to Carer Payment makes sense.

08 — APPLYING

How to apply

A combined claim is available if you're applying for both Carer Payment and Carer Allowance — you don't need two separate applications.

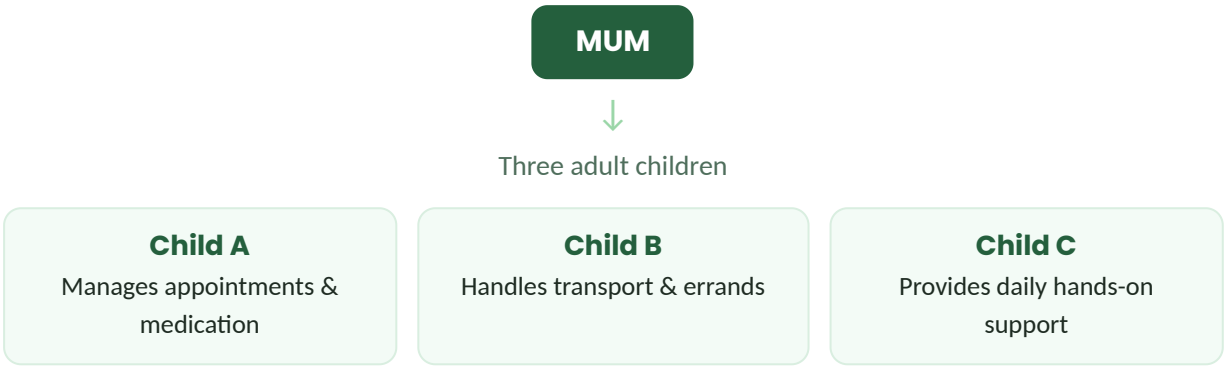
1. **Check current eligibility.** Confirm the current requirements on servicesaustralia.gov.au.
2. **Gather what you'll need.** Identity documents, income and asset details, and a medical report from the care receiver's treating health professional.
3. **Sign in to myGov,** linked to Centrelink online services.
4. **Start your claim** via the Payment and Service Finder, or directly if you know which payment applies.
5. **Provide the requested information** accurately — incomplete claims take longer.
6. **Monitor your claim** through your Centrelink online account or the Express Plus Centrelink app.
7. **Report changes** in income, hours, assets or caring circumstances once you're receiving a payment.

> Waiting periods may apply before your first payment. Ask Services Australia what support may be available while your claim is assessed.

09 — SHARED CARING

Sharing care

Financial support can become more complicated when care is shared between family members.



If more than one person shares the care of someone, and more than one of them claims Carer Allowance, Services Australia can split the payment based on the actual percentage of care each person provides — not just their intention to help. The same approach can apply to related payments, like Child Disability Assistance Payment. Changes in who's doing what need to be reported, since they can affect everyone's payment.

TWO SEPARATE QUESTIONS

Government payment eligibility and family care coordination are separate issues. Services Australia determines who qualifies for what. Knowing, day to day, who is actually doing the appointments, the transport and the daily support is a coordination problem families still have to solve themselves.

10 — BEFORE YOU APPLY, AND WHO TO ASK

Checklist & where to get help

The carer funding checklist

- [ ] Identify who you provide care for, and the level of care
- [ ] Check Carer Payment and Carer Allowance eligibility
- [ ] Check the current income and assets rules that apply to you
- [ ] Check whether your partner's circumstances affect the assessment
- [ ] Check whether you may qualify for both payments
- [ ] Check Carer Supplement and child-related support if relevant
- [ ] Gather documents, including a medical report
- [ ] Apply through myGov / Centrelink, and keep a record
- [ ] Report changes in circumstances as they happen

Where to get help

Services Australia — eligibility, rates and claims. Carer Payment, Carer Allowance, Payment and Service Finder, myGov.

Carer Gateway — free national service for carers: counselling, coaching, skills courses and emergency respite. carergateway.gov.au

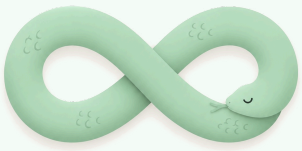
My Aged Care — for carers of older Australians: assessments and aged care services alongside Centrelink support. myagedcare.gov.au

OURO MICRO-TIP

If you're not sure which service to start with, Services Australia's Payment and Service Finder is the best first stop — it points you to the right payment and the right specialist support in one place.

11 — BEFORE YOU GO

Key takeaway. You now have a clearer picture of what's available — Carer Payment, Carer Allowance, and the supplements that sit alongside them. The practical next step is to check your own eligibility directly with Services Australia, using the checklist on page 14, and to keep this guide handy as a reference as your circumstances change.



About OURO

Care coordination made simple.

OURO is building a simpler way for families to coordinate care.

When someone needs ongoing care or support, the challenge is often not just the care itself. It is keeping track of information, appointments, responsibilities, people, decisions and the many small tasks that fall between the cracks.

OURO is designed to help families bring those moving parts together in one place, making it easier to understand what is happening, share responsibility and stay coordinated.

Our resources are created to provide practical, accessible information for families and carers navigating care.

Learn more: ourocare.com

OURO is currently developing its platform with families and carers. If you would like to learn more about the Private Beta, visit ourocare.com.

12 — REFERENCES

Sources & references

SERVICES AUSTRALIA

— Carer Payment — servicesaustralia.gov.au/carer-payment

— Carer Allowance — servicesaustralia.gov.au/carer-allowance

— Carer Payment income test — servicesaustralia.gov.au/income-test-for-carer-payment

— Carer Payment assets test — servicesaustralia.gov.au/assets-test-for-carer-payment

— How much Carer Allowance you can get — servicesaustralia.gov.au/how-much-carer-allowance-you-can-get

— Carer Supplement — servicesaustralia.gov.au/carer-supplement

— Child Disability Assistance Payment — servicesaustralia.gov.au/child-disability-assistance-payment

— Caring for a child with disability (Carer Adjustment Payment) — servicesaustralia.gov.au/caring-for-child-with-disability

— Guide to Australian Government Payments — servicesaustralia.gov.au/guide-to-australian-government-payments

DEPARTMENT OF SOCIAL SERVICES

— Social Security Payment Parameters, 20 March 2026 indexation — dss.gov.au

AUSTRALIAN BUREAU OF STATISTICS

— Disability, Ageing and Carers, Australia, 2022 — abs.gov.au

CARER GATEWAY

— Official carer support information — carergateway.gov.au

MY AGED CARE

— Official aged care support information — myagedcare.gov.au

Disclaimer. This resource provides general information only and is intended to support families and carers in navigating care. It is not a substitute for medical, legal, financial or other professional advice. Information, services, eligibility requirements and government programs can change. Always confirm current information with Services Australia or a qualified professional. Information current as at August 2026.