

Working while on the Disability Support Pension

Your questions answered

Many people who register with Inclusive Employment Australia are worried they'll lose their Disability Support Pension (DSP) if they work and earn an income. This isn't always true. **People who receive the DSP are encouraged to build independence through work.**

The facts

- In most cases you can earn up to \$218 per fortnight from paid work and continue to receive your full DSP.
- For most single pensioners aged over 21, if you earn more than \$218 per fortnight through paid work, your DSP payment is reduced by 50 cents for every dollar you earn over \$218.
- In most cases you can work up to 29 hours a week and continue to receive part of your DSP.
- Remember, you need to be able to work less than 30 hours per week to be eligible for Inclusive Employment Australia.

Example weekly income

Based on a salary of \$24.95 per hour, before tax, and weekly DSP payment of \$589.35 (\$1,178.70 per fortnight).*

Hours worked per week	Weekly Salary	Calculation	Total weekly income
0	0	DSP payment only	\$589.35
8	\$199.60	\$199.60 + (DSP - \$45.30)**	\$743.65
15	\$374.25	\$374.25 + (DSP - \$132.60)**	\$830.98
29	\$723.55	\$723.55 + (DSP - \$307.28)**	\$1005.63

* Based on the maximum fortnightly DSP payment for a single person 21 or older with or without children, or younger than 21 with a child in your care. Rate includes maximum Pension Supplement and Energy Supplement. Your or your partner's income and assets may affect your payment rate.

** DSP payment reduced due to earning over \$109 per week. Minimum wage and DSP payments are reviewed yearly in line with the Federal Minimum Wage and Department of Health and Social Security requirements.

These figures show that you're always better off financially if you earn an income. You'll also benefit from earning superannuation, connecting with colleagues, contributing to your local community and finding fulfillment and purpose in what you do. You may also be eligible for a Low Income Health Care Card. This is a concession card to get cheaper health care and some discounts if you're on a low-income. Find out further information on the Services Australia website: servicessaustralia.gov.au/low-income-health-care-card

Working 30 hours or more

- Your DSP will reduce to zero for every week you work over 30 hours. If you continuously work over 30 hours a week for a year, your DSP will be suspended.
- However, the payment is held open for up to two years in case you need to access it again. You can contact Centrelink if this happens and tell them about your change in employment. Your payments will then start again.
- If you lose your DSP because you're continuously working more than 30 hours a week, you'll still be able to use your Concession Card for one year after your DSP payments stop.

You can learn more about the DSP rules on the Services Australia website: servicesaustralia.gov.au/disability-support-pension.

Why register for Inclusive Employment Australia?

Whether it's finding a job you enjoy or building a lasting career, we're with you every step. And we'll make sure that you don't lose your Disability Support Pension, if you don't want to.

Note: Many of the above restrictions do not affect participants who are permanently blind. Please speak with your consultant for more detailed information.

Together we'll create a tailored plan that works for you. We'll help you to:

- build confidence and skills
- get help to find and apply for suitable jobs or training
- learn about and meet local employers
- connect to supports like allied health and community services
- use Campus to access online tools and learning, track your progress and stay updated
- find out what funding you're eligible for
- manage your working hours, report your income to Centrelink and keep your DSP.

Once you start work, we're here as long as you need us. We'll help you settle in and support you and your employer for the first year and beyond.

Disability specialists who get you

At each stage of your journey, you'll work with one of our disability employment specialists. Many have lived experience. This means you'll always get support that fits where you're at, from an expert who understands you.

Our teams have helped over 50,000 people with disability employment since 2018.



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Get in touch
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coact.org.au/busyability