



Australian Government



Mature Age Payment Rates

1 July–19 September 2008

Mature Age Allowance • Widow Allowance

Mature Age Allowance (MAA)

No longer open to new entrants.

Basic conditions of eligibility

- Aged 60 and over but less than age pension age.
- In receipt of a Department of Families, Housing, Community Services and Indigenous Affairs or Department of Veterans' Affairs income support payment for the preceding nine months and on Newstart Allowance at time of claim, or have received a payment of a pension or a non-activity tested allowance in the 13 weeks preceding the claim, or have previously received Mature Age Allowance at any time.
- Have no recent workforce experience (see Widow Allowance).

Residential requirements

- Must be an Australian resident.
- May be paid for up to 13 weeks of a temporary absence from Australia.

Basic rates

- Single, no children \$437.10 pf
- Single, with dependent child(ren) \$472.80 pf
- Single, aged 60 or over, after nine months or on Mature Age Allowance \$472.80 pf
- Partnered (each) \$394.40 pf
- Pharmaceutical Allowance is paid. See Chart H.
- Employment Entry Payment of \$104 may be payable, this ceases from 1 July 2008.
- Education Entry Payment of \$208 may be payable.

Rent Assistance

- See Chart G.

Income test

- See Chart D.

Assets test

- Homeowners see Chart A.
- Non-homeowners see Chart B.
- Hardship provisions may apply.

Widow Allowance (WA)

Basic conditions of eligibility

- Woman born on or before 1 July 1955.
- Not a member of a couple.
- Widowed, divorced or separated (including separated de facto) since turning 40.
- No recent workforce experience.
- Recent workforce experience means work of at least 20 hours a week, for 13 weeks or more during last 12 months.
- Required to attend a participation interview with a Centrelink Officer annually.

Residential requirements

- Must be an Australian resident.
- Available to newly arrived migrants after 104 weeks in Australia as Australian residents, or where the person has a qualifying residence exemption.
- Immediately eligible if the person has 10 years qualifying Australian residence or if the woman was widowed, divorced or separated from her partner while both her and her partner were Australian residents.
- May be paid for up to 13 weeks of a temporary absence from Australia.

Basic rates

- Single, no children \$437.10 pf
- Single, with dependent child(ren) \$472.80 pf
- Single, aged 60 or over, after nine months or on Mature Age Allowance \$472.80 pf
- Advance of allowance of up to \$500 may be available.
- Pharmaceutical Allowance may be paid. See Chart H.
- Employment Entry Payment of \$104 may be payable, this ceases from 1 July 2008.
- Education Entry Payment of \$208 may be payable.

Rent Assistance

- See Chart G.

Income test

- See Chart D.

Assets test

- Homeowners see Chart A.
- Non-homeowners see Chart B.
- Hardship provisions may apply.

Chart A and B—Assets test for Parenting Payment

Chart A—Assets test for homeowners

Family situation	For full allowance
Single	up to \$171 750
Partnered (combined)	up to \$243 500
Illness separated couple (combined)	up to \$243 500
One partner eligible	up to \$243 500

Chart B—Assets test for non-homeowners

Family situation	For full allowance
Single	up to \$296 250
Partnered (combined)	up to \$368 000
Illness separated couple (combined)	up to \$368 000
One partner eligible	up to \$368 000

Some assets are deemed to earn income, while certain assets are not included in the assets test. Contact Centrelink for more information.

Note: the rate of payment is calculated under both the income and assets tests. The test that results in the lower rate (or nil rate) will apply.

Extra Allowable Amount for retirement village and granny flat residents

If your Entry Contribution is equal to or less than the Extra Allowable Amount, you are assessed as a non-homeowner. Your Entry Contribution will count as an asset. You may qualify for Rent Assistance. The Extra Allowable Amount is the difference between the non-homeowner and homeowner assets test limits, currently \$124 500.

Hardship provisions

If you have assets but little or no income you are expected to rearrange your affairs to provide for yourself. In some cases that is not possible. If you are in "severe financial hardship" you may be able to get an income support payment. Different tests apply to such cases.

Chart D—Income Test for NSA, WA, PA, SA, MAA (post 1.7.96)

Income test

Family Situation	For full Allowance (pf)*	For part Allowance (pf)**
Single no children	up to \$62	less than \$821.84
Single aged over 60 after nine months	up to \$62	less than \$891.00
Single, with dependent child(ren)	up to \$62	less than \$881.34
Partnered (each)	up to \$62	less than \$750.67
Single, principal carer of a dependent child (granted an exemption for foster caring/home schooling/distance education/large family)	up to \$62	less than \$1004.67

* Fortnightly income between \$62 and \$250 reduces fortnightly allowance by 50 cents in the dollar.

For income above \$250 per fortnight, fortnightly allowance reduces by 60 cents in the dollar.

Partner income which exceeds cut-out point reduces fortnightly allowance by 60 cents in the dollar.

** These figures may be higher if you are eligible for Pharmaceutical Allowance or Rent Assistance.

Chart G—Rent Assistance

Family Situation	Maximum payment per fortnight	No payment if your fortnightly rent is less than	Maximum payment if your fortnightly rent is more than
Single, no children	\$107.20	\$95.40	\$238.33
Single, no children, sharer	\$71.47	\$95.40	\$190.69
Couple, no children	\$101.00	\$155.20	\$289.87
One of a couple who are separated due to illness, no children*	\$107.20	\$95.40	\$238.33
One of a couple who are temporarily separated, no children	\$101.00	\$95.40	\$230.07

*Includes respite care and partner in prison.

- Rent Assistance for families with children is usually paid with Family Tax Benefit. See Family Tax Benefit for current rates.
- Rent Assistance is not paid:
 - to people paying rent to a government housing authority, although in some situations sub-tenants may qualify for Rent Assistance
 - for residents of Australian Government funded nursing homes and hostels
 - to single Disability Support Pensioners aged under 21, without dependants, living with parents
 - to other single people aged under 25, living with parents.
- Special rules apply to single sharers, people who pay board and lodging or live in a retirement village.
- Rent Certificates are required to verify rent where a customer does not have a formal written tenancy agreement or is not named as a tenant on a formal written tenancy agreement.
- Rent Assistance is paid as part of another payment. It may be reduced due to the income test rules applying to that primary payment.
- Rent Assistance is subject to portability provisions where relevant.

Chart H—Pharmaceutical Allowance (PhA)

Rate: \$5.80 per fortnight for eligible single people, and \$2.90 per fortnight for each eligible member of a couple (i.e. \$5.80 in total if both members of a couple are eligible). However, where a person is a member of an illness separated couple or a respite care couple or where a partner is in prison, the rate is \$5.80 per fortnight (i.e. same as for a single person).

Payment	Conditions under which PhA is paid
Age Pension	Automatically paid to customers of these payments.
Bereavement Allowance	
Carer Payment	
Disability Support Pension	
Mature Age Allowance	
Parenting Payment (Single)	
Sickness Allowance	
Widow B Pension	
Wife Pension	
Newstart Allowance	
Partner Allowance	Customers must be either temporarily incapacitated, or be over 60 years of age and have been in receipt of income support continuously for at least nine months.
Widow Allowance	
ABSTUDY	
Special Benefit*	
*(Note: Special Benefit customers are NOT required to be Australian residents in order to be paid PhA).	
Austudy	Customer must be over 60 years of age and have been in receipt of income support continuously for at least nine months.
Parenting Payment (Partnered)	Customer must be over 60 years of age and have been in receipt of income support continuously for nine months or be unable to meet participation requirements due to a temporary incapacity.
Youth Allowance (job seeker)	Must be either temporarily incapacitated or a single principal carer of a dependent child or have a partial capacity to work.
Youth Allowance (full-time students and Australian Apprentices)	Must be temporarily incapacitated.
Community Development Employment Project (CDEP)	As per relevant payment type.

Note: PhA is subject to portability provisions where relevant.

Calling Centrelink

Employment Services	13 2850
Youth Allowance	13 2490
Austudy	13 2490
ABSTUDY	13 2317
Australian Apprentices	13 3633
Pensioner Education Supplement (PES)	13 2490
Assistance for Isolated Children (AIC) Scheme	13 2318
Retirement	13 2300
Disability, Sickness and Carers	13 2717
Family Assistance Office	13 6150
To speak to Centrelink in languages other than English	13 1202
For information about claiming a payment from a country other than Australia and about claiming an Australian payment while outside Australia	13 1673
Calling from outside Australia (you can reverse charge)	+61 3 6222 3455
Australian Government Services Fraud Tip-off Line or through the internet at www.centrelink.gov.au	13 1524

Customer Relations Freecall™ 1800 050 004
Suggestions, complaints and compliments

TTY Enquiries Freecall™ 1800 810 586
Only for people who are deaf or who have a hearing or speech impairment. A TTY phone is required to use this service.

TTY Customer Relations Freecall™ 1800 000 567
Only for people who are deaf or who have a hearing or speech impairment. A TTY phone is required to use this service.

Information on payment rates is also available on the Centrelink website at www.centrelink.gov.au

Calls from your home phone to Centrelink "13" numbers from anywhere in Australia are charged at a fixed rate. That rate may vary from the price of a local call and may also vary between telephone service providers. Calls to "1800" numbers from your home phone are free. Calls from public and mobile phones may be timed and charged at a higher rate.

Centrelink self service

A growing number of Centrelink services are available through online and phone self service. Using self service you can:

- update family income estimate
- claim student Youth Allowance or Austudy
- report employment income
- update address and banking details.

Online self service

Once you have registered you can logon at www.centrelink.gov.au to access online services.

Refer to Service Available Times on our website for when online services are available.

Phone self service

Centrelink has two self service lines. For general self service, phone **13 6240**, Monday to Friday from 5.30 am to 12 midnight (except for national and state-based public holidays), on Saturday from 5.00 am to 6.00 pm and on Sunday from 8.00 am to 8.00 pm.

For the reporting line, phone **13 3276**, Monday to Friday from 6.00 am to 10.00 pm (except for national and state-based public holidays). Remember to call before 6.00 pm (8.00 pm for Parenting Payment) on the day you are due to report.

Disclaimer

The information contained in this publication is intended only as a guide to payments available.

What are your responsibilities?

- It is your responsibility to decide if you wish to apply for a payment and to make the application, having regard to your particular circumstances.
- The information is accurate as at 1 July 2008, but may of course change. If you use this publication after that date, please check with Centrelink that the details are up to date.

From what date are benefits payable?

Most government payments are paid from, or after, the date on which the application is made. So the sooner you lodge the application the quicker you may be paid.

What is the position if you deal with a third party?

You may deal with a third party who is not a member of Centrelink's staff. If you do so, please remember that Centrelink has not authorised any third parties to provide information or advice to you about payments.