



Work and the DSP



The Disability Support Pension (DSP) is paid by the government.

It is for people with disability who cannot work or need support to work.

What some people think



Lots of people who get the DSP think they lose money if they do paid work.

This is not true.

Sometimes people are told it is good to get a very low wage so they don't affect their DSP.

This is not true.

You are always better off if you earn an income



The Australian Government wants people with disability to work.



The DSP has rules that let you do quite a bit of work without losing your DSP.

The rules say:



- you can work up to 29 hours each week before you stop getting the DSP
- if you are single and 21 or older, in 2020 you can earn \$1,033.30 each week before you stop getting the DSP!



- if you are a couple or under 21 it will be a bit different.
You are still better off.

How does earning an income affect my DSP?



Some of this information may sound confusing.

It is okay to get someone to help you understand it.



The DSP rules say how much you can earn before your DSP changes.

In 2020 you can earn \$178 each fortnight from having a job and your DSP stays the same.



For every extra dollar you earn after \$178, your DSP will go down 50 cents.

But this means you are still 50 cents better off for every extra dollar you earn.

Here are some examples:



- If you earn \$0 each fortnight you get **your DSP**.
- If you earn \$178 from a job each fortnight you get **your DSP + \$178**.
- If you earn \$578 from a job each fortnight you get **(DSP - \$200) + \$578**

That means you get **some DSP + \$578**.



Can you see that working means you end up with more money?

The two-year rule

If you do earn too much, you still won't lose your DSP.

But your DSP money can be stopped for 2 years. This is called the 2-year rule.

The 2-year rule is a good thing.

It means you can earn more money without losing your DSP.

If you lose your job or your income drops:

- you do not need to apply for the DSP
- your DSP will start again when you tell Centrelink about the change.



Your DSP money can be stopped for 2-years if you:

- work 30 hours or more each week
or
- earn more than the **cut-off limit**.



The cut-off limit is the most money you can earn before the government stops your DSP money.

You can have the pensioner **Concession Card** for 1 year after your DSP money stops.

Concession Card is sometimes called a pension card.

It lets you get special benefits like cheaper medication.



An example of the 2-year rule is:



Jurrah is 22 and is on a DSP.

He got a job in open employment.

He packs flowers to send from the warehouse to the shops.

He is on an award wage.

Because he works 30 hours each week, Jurrah's DSP was stopped.

But Jurrah was paid more than his pension for working.

And Jurrah got to keep his concession card.

After 6 months, work got quiet.

Jurrah's hours went down to 25 hours each week.

Jurrah told Centrelink this.

His DSP money started again; Jurrah also still got his pay from work.

Jurrah was always better off working.

Here is an example if you have worked more than 29 hours per week for more than 2 years.

Amber is on a DSP.



She gets a job in an office working 34 hours a week.

Her DSP money is stopped because she works more than 29 hours per week.



Amber still earns more money than her DSP.



After 2 years Amber's DSP is cancelled.

If Amber's hours go down, she will have to reapply for the DSP.