

Social Security rates and thresholds from 20 September 2025

The Department of Social Services has released [social security rates and thresholds](#) on 20 August 2025, that are effective from 20 September 2025. The following figures were included in the update.

Maximum pension rates

Payment	Single (per fortnight)	Single (per year)	Couple (each) per fortnight	Couple (each) per year
Base pension	\$1,079.70	\$28,072.20	\$813.90	\$21,161.40
Maximum pension supplement	\$84.90	\$2,207.40	\$64.00	\$1,664.00
Energy supplement	\$14.10	\$366.60	\$10.60	\$275.60
Total maximum pension	\$1,178.70	\$30,646.20	\$888.50	\$23,101.00

Asset free areas

Disqualifying assets test limits are indexed from 20 September 2025.

Family Situation	Assets limit for full pension	Disqualifying assets limit
Single, homeowner	\$321,500	\$714,500
Single, non-homeowner	\$579,500	\$972,500
Couple (combined), homeowner	\$481,500	\$1,074,000
Couple (combined), non-homeowner	\$739,500	\$1,332,000
Illness-separated (couple combined), homeowner	\$481,500	\$1,267,500
Illness-separated (couple combined), non-homeowner	\$739,500	\$1,525,500

The maximum rate of pension is reduced by \$3 per fortnight for every \$1,000 of assets over the lower threshold for singles and \$1.50 per fortnight for each member of a couple.

Income free areas

Disqualifying income limits are indexed from 20 September 2025.

Family situation	Income per fortnight for full pension	Disqualifying income limit per fortnight
Single	Up to \$218	\$2,575.40
Couple (combined)	Up to \$380	\$3,934.00
Illness separated (couple combined)	Up to \$380	\$5,094.80

The maximum rate of pension is reduced by 50 cents for every dollar over the lower threshold for a single person and 25 cents for every dollar for each member of a couple.

Deeming rates and thresholds

From 20 September 2025, deeming rates will increase by 0.5% to the amounts shown in the table below.

Deeming rate	Deeming threshold for singles	Deeming threshold for couples (combined)
0.75%	\$64,200	\$106,200
2.75%	Assets greater than \$64,200	Assets greater than \$106,200

The current deeming rates are set by [Social Security \(Deeming Threshold Rates\) Determination 2025](#). Rates will remain unchanged until the Minister determines a different rate by a new legislative instrument.

Account-based income streams commenced on or after 1 January 2015 are deemed for social security income test purposes (along with a client's other financial assets). Where deeming applies to an account-based income stream, actual pension payments are ignored for income test purposes.

Commonwealth Seniors Health Card (CSHC) income limits

Family situation	Annual income limit*
Single	\$101,105
Partnered (each)	\$80,884
Couple (combined)	\$161,768
Additional amount for each dependent child	\$639.60

* Income is defined under s 1071-1 of the *Social Security Act 1991* and includes adjusted taxable income, as defined in s 1071-3 *Social Security Act 1991*, and deemed income on account-based income streams commenced on or after 1 January 2015, held by a client, or partner, who is age 60 or over.

