

Submission to the Senate Community Affairs Legislation Committee

Inquiry into the Social Security and Other Legislation Amendment (Technical Changes No.1) Bill 2026

Submitted by:

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Introduction

I write as the co-founder of the End Partner Income Testing campaign, a grassroots advocacy initiative focused on reforming partner income testing within Australia's social security system. Our campaign has collected over 90 testimonies from Australians impacted by partner income testing, particularly disabled people and carers who have been denied access to income support because their partner earns above the eligibility threshold. While the Social Security and Other Legislation Amendment (Technical Changes No.1) Bill 2026 is presented as a technical amendment bill, Schedule 3 highlights a deeper structural issue within Australia's social security framework: the continued attribution of a partner's income to an individual welfare recipient. This submission raises concerns about that underlying policy assumption.

Schedule 3 – Employment Income Attribution

Schedule 3 of the Bill clarifies that the employment income of a recipient's partner may be attributed across an assessment period for the purpose of determining eligibility for social security payments. This clarification reinforces the current framework where an individual's eligibility for income support may be reduced or eliminated due to the income of their partner. While the amendment may appear administrative in nature, it reaffirms the structural reliance on partner income testing within the Australian welfare system. For many Australians, particularly disabled people, this framework creates serious social and economic consequences.

Structural Problems with Partner Income Testing

1. Financial Dependency

Partner income testing assumes that an individual has full and equal access to their partner's income. In reality, many people do not. This creates situations where individuals may have no independent income of their own, remain financially dependent on a partner, or be unable to leave relationships due to economic barriers. For disabled Australians in particular, the loss of independent income can significantly undermine personal autonomy and financial security.

2. Risk Factors for Domestic and Economic Abuse

Economic dependency is widely recognised as a risk factor for domestic violence and coercive control. When access to income support is conditional on a partner's income, individuals may be placed in situations where leaving a harmful or unsafe relationship becomes financially impossible.

This structural issue has been raised repeatedly by survivors, advocates and community organisations.

3. Inconsistency with Disability Rights Principles

International disability policy increasingly recognises the importance of financial independence for disabled people. Linking disability support eligibility to a partner's income undermines this principle by treating disabled individuals as financially dependent within relationships. This approach is increasingly out of step with modern disability rights frameworks.

Policy Recommendation

While this bill addresses technical matters, it also highlights the broader structural issue of partner income attribution within the social security system. The Committee should acknowledge that partner income testing remains a major structural barrier to independent income support for many Australians, particularly disabled people. The Committee should recommend that the Australian Government undertake a comprehensive review of partner income testing across income support payments, with the aim of removing partner income testing for disability-related payments such as the Disability Support Pension.

Conclusion

Schedule 3 of this Bill reinforces the current policy assumption that an individual's eligibility for income support should be determined by their partner's income. For many Australians, this assumption does not reflect the reality of how relationships function or how financial resources are shared. Reform of partner income testing is necessary to ensure that social security policy supports individual financial security, autonomy and safety.

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