



ARE YOU SINGLE OR A MEMBER OF A COUPLE?

This factsheet explains the factors Centrelink considers when deciding if you are a member of a couple or single.

Whether Centrelink considers you to be single or a member of a couple will affect:

- Your eligibility for a payment;
- Rate of payment; and
- Income and assets test.

Am I a member of a couple?

Centrelink will treat you as a member of a couple if you are:

- **living together** on a permanent or indefinite basis, and
- are either **married**, in a **registered relationship** or in a **de facto relationship**.

Centrelink will look at your **relationship as a whole** to decide whether you are a member of a couple. Even if you believe that you are currently single, Centrelink may examine your circumstances and consider you to be in a relationship for the purposes of social security. For example, you may still be a member of a couple even though you do not physically live with your partner if Centrelink doesn't believe that you are **living separately and apart on a permanent or an indefinite basis**.

How does Centrelink decide if I'm a member of a couple?

Centrelink will look into **your financial arrangements, accommodation and domestic arrangements, social relationship, sexual relationship, relationship with children, and your commitment to each other**.

Page 3 of this factsheet is a list of questions and factors that Centrelink will consider to see whether or not you are a member of a couple.

Centrelink may undertake an investigation of your circumstances to determine if you are a member of a couple or single. You may be asked to an interview and if so, you will be asked many questions. This may feel quite intrusive. Centrelink may also want to interview the person they think you are in a de facto relationship with. If you refuse to answer questions, your payment might be suspended.

The answers you give to the questions are important. The best assessment of your living situation may come from you explaining the reasons behind your personal arrangements to Centrelink. For example – do you share accommodation due to friendship, convenience or for some other reason?

Centrelink may also contact banks, employers, Australia Post, telephone companies, motor transport authorities, and government departments like immigration or tax. The purpose of these investigations is to find out whether you or the other person have indicated to other agencies or organisations that you live a couple, and to check how long you have shared addresses.

It is important to **accurately and honestly notify Centrelink of your living arrangements**. Providing false information may result in a debt and prosecution.

If Centrelink decides that you are a member of a couple and you disagree, contact the Welfare Rights Centre for legal advice.

What if I've separated?

You must notify Centrelink that you have separated from your partner **as soon as possible**. You are required to inform Centrelink when there is a change to your circumstances **within 14 days** after the change.

You will most likely be required to fill out a Separation details form found online [here](#) and provide supporting documentation. Centrelink will use the same list of questions to determine whether or not you are now single. They will also consider what your relationship was like before and after the separation, and why things have or have not changed. There may have been a single event that caused the relationship to change, or a gradual change.

Even if you are still living with your ex-partner, it may be possible to be considered single by Centrelink. Centrelink call this “**separated under the one roof**”. If you have separated but still live with your ex-partner, Centrelink may ask you to provide independent evidence that your relationship has broken down e.g. from doctors, counsellors or community leaders. This information may be difficult to obtain. There is no legal requirement to produce this type of evidence but it can be helpful in assisting Centrelink in their decision-making.

Centrelink may also indicate that you can't be treated as single unless one of you moves out. This may not be possible. If you must continue living together, or you choose to do so in spite of the separation, explain the reasons for this arrangement to Centrelink.

What if Centrelink cancels, suspends or reduces my payments?

If Centrelink thinks you are a member of a couple and cancels, suspends or reduces your payments, and you disagree with this decision, you should appeal.

Appealing is easy and free – simply tell Centrelink that you are unhappy with its decision and that you would like to appeal to an **Authorised Review Officer** (ARO). You can lodge an appeal in writing (keep a copy of your letter), over the telephone or in person at a Centrelink office.

To receive back pay from the date you were affected by the original decision, you must appeal to an ARO within **13 weeks** of receiving written notice of the original decision.

You can also ask Centrelink for **payment pending review**. This means that your payments will continue while the appeal is underway.

Where can I get help?

The **Welfare Rights Centre** can give advice about Centrelink issues and appeals, and in some cases representation at the Administrative Appeals Tribunal.

Domestic violence

If domestic violence is a reason behind your relationship breakdown or separation, please read our factsheet ‘**Domestic Violence and Centrelink**’.

You can request an appointment with a social worker from Centrelink by calling **132 850** or visiting your local Centrelink office.

1800RESPECT is 24-hour counselling and support service for anyone who has experience, or is at risk of, family and domestic violence and/or sexual assault: call 1800 737 732.

THIS FACTSHEET CONTAINS INFORMATION ONLY. IT MUST NOT BE RELIED ON AS LEGAL ADVICE. YOU SHOULD SEEK LEGAL ADVICE ABOUT YOUR PARTICULAR MATTER FROM THE WELFARE RIGHTS CENTRE.

Factors considered when determining if you are a member of a couple

Financial arrangements

- Do you provide financial support for each other? If so, how often and why?
- Do you have any joint bank accounts?
- Does either of you have access to the other's separate bank account(s)?
- Do you have any joint loan(s) or joint credit cards?
- Whose name is on the utility accounts (e.g. telephone, electricity, gas)?
- Who pays the bills and how do you work out contributions?
- Do you jointly own assets (e.g. your home, an investment property, car or furniture)?
- Do you know about each other's financial affairs? Do you manage your finances on your own?
- Are either of you listed as a dependent spouse/partners for Medicare or tax purposes?
- Has either of you named the other person as a beneficiary in your will or superannuation?
- Do you lend or give each other money? If yes, how often? Why?
- If the other person lost their job or had no income, would you feel obliged to financially support them? For how long? Why?

Accommodation and domestic arrangements

- Do you live at the same address?
- How long have you lived there?
- Have you lived together at any other places?
- Why did you first decide to live at the same address?
- Has the way you live together changed since you first lived together?
- Do you intend to continue living together in the future? If so, why?
- Do you have separate bedrooms and/or living areas?
- Whose name is on the lease or mortgage?
- If the property is bought, who is the legal owner?
- How do you arrange your domestic chores (e.g. cooking, shopping, cleaning, laundry, ironing, lawn mowing etc.)?
- If you do not live at the same address, is this arrangement temporary or permanent? Why?

Social relationship

- Do you share the same circle of friends?
- Do you tell each other where you are or what you are doing when you go out on a daily basis?
- Do you frequently go out together or separately?
- Do either of you have a separate partner?
- Do you visit each other's families? Why or why not?
- Would your friends and family consider you a couple? If yes, do you correct them?
- Do you conceal your relationship from friends, family or employers? If so, why?
- Do your family or friends make plans for you as a couple?
- Have you ever let a government department, real estate agency or bank assume that you are a couple?
- Do you use the same family name?
- Do you take holidays together?

Sexual relationship

- Do you have a continuing sexual relationship with each other?
- Is either of you in a sexual relationship with anyone else?

Relationship with children

If one of you has children:

- Is the person you live with the parent or guardian of the child(ren) in your household?
- Do you share parenting activities (e.g. feeding, dressing, disciplining or transport)?
- Who are listed as the child(ren)'s emergency contacts at their school or child-care?

Commitment to each other

- How long have you been in the relationship?
- Do you believe the relationship will continue?
- Who do you talk to when you have problems?
- If you suddenly got sick, who would you call?
- Have you made long-term plans that involve the other person?
- Do you think you are likely to marry or formally register your relationship? If no, why not?
- Do you think your relationship is different to a marriage or de facto relationship? If so, why?