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Abuse survivors say Centrelink's 'couple rule' puts women in danger

By Coco Veldkamp

ABC Ballarat

Domestic Violence

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Margaret Kabare says her study highlighted issues with the "couple rule". (ABC News)

In short:

Domestic abuse survivors say the way Centrelink assesses benefit payments for people in a relationship is putting women at risk.

People deemed to be in a relationship receive less financial support than singles, which survivors say can undermine women's safety and financial freedom.

What's next?

The Brotherhood of St Laurence, which conducted a study into the practice, wants to see it abolished to better protect women facing financial, emotional and domestic abuse.

In Sheila's* last relationship, she believed her partner could kill her.

The 41-year-old mother was trapped in a physically, emotionally and financially abusive relationship for years.

She was forced to rely on her partner for financial support after Centrelink classified her as a member of a couple, deeming her ineligible for payments.

"I probably spent about five years trying to plan how me and the children would escape, and then it took me about 18 months to pull that plan off," Sheila said.

"Money was my biggest barrier, and because of [that], I then had the barrier of housing and providing for my children with no job, no financial means."

Trapped in relationships

A study by the Brotherhood of St Laurence has found the "couple rule" — which links social security payments to relationship status — undermines women's safety and financial freedom.

When making a claim, Centrelink asks questions about relationship status, which can affect eligibility for a payment and the amount you get.

Individuals in couple relationships receive lower rates of income support than singles, assuming couples will share resources.

As of September 2025, the maximum fortnightly amount for individuals on parenting payments is \$726.50 for a

If you or anyone you know needs help:

- Police – 000 (triple-zero)
- [1800 Respect National Helpline](#): 1800 737 732
- [Lifeline](#) on 13 11 14
- [Men's Referral Service](#): 1300 766 491
- [Women's Crisis Line](#): 1800 811 811
- [Full Stop Australia](#): 1800 FULL STOP/1800 385 578 (National Violence and Abuse Trauma Counselling and Recovery Service)
- Rainbow Sexual, Domestic and Family

partnered applicant compared to \$998.20 for a single applicant.

Violence Helpline on 1800 497 212

A partner's income can also significantly affect the amount of income support received by partnered recipients, and cuts off when the combined income is over \$2,783.34 per fortnight.



Centrelink uses couple status to determine payment amounts. (ABC News: Billy Cooper)

'I would've left a lot quicker'

Brotherhood of St Laurence researcher Margaret Kabare interviewed 22 women living in Victoria this year who said they had experienced financial abuse due to the couple rule.

Most of the women interviewed were victim-survivors of domestic violence who remained in relationships because their access to income support was tied to their abusers.



Margaret Kabare is an expert in women's economic security. (Supplied: Margaret Kabare)

"The couple rule and inflexibility of compliance requirements can expose women to economic abuse and can trap women in violent and abusive relationships," Dr Kabare said.

"The rule also entrenches gender inequities by limiting opportunities for women to build economic independence."

Amy*, a 34-year-old woman, said her previous relationship turned toxic as reporting her partner's income meant her Centrelink payment was reduced, and she became financially dependent on him.

She said she did not have enough money to leave when the abuse started.

"The relationship became quite toxic, and he ... became abusive," Amy said.

"I was in the relationship probably for another four or five months [after the abuse started]. If I had more money at the time, I would've left a lot quicker."

Proving domestic violence

Domestic violence is now recognised as a special reason not to treat a person as a member of a couple under section 24 of the Social Security Act.

But, women in the study said reporting the abuse, such as producing medical records and gathering evidence of abuse, was difficult while still living with an abuser.

Sheila said reporting her former partner to the police led to an escalation of violence when he found out.



Brotherhood of St Laurence research found the "couple rule" undermines women's safety. (*ABC News Breakfast*)

"[The police] took him and put on an intervention order, but of course, they released him. He came straight back to the house, and he just said, 'You better make that go away'," Sheila said.

"I knew if I didn't get rid of the [order], he was going to kill me. So, of course, I went to the court the next day

and I said, 'I don't want this on there, I don't need it, it's out of character, he doesn't act like that.'"

Sheila said she was too afraid to seek help for a long time.

She said she tried to document the abuse by taking pictures on her phone, but her partner deleted them.

Abolishing the rule

Dr Kabare said the couple rule should be abolished.

"The Australian government has outlined its 10-year commitment to get things working for women in Australia. That's commendable, but abolishing the couple rule needs to be one of the priorities," Dr Kabare said.

She said hearing the stories of these women was very difficult, but it was inspiring to hear their hope and resilience.

"They want to help other women ... and see that other women don't go through the same thing," she said.

Helen Bolton, CEO of Respect Victoria, said the couple rule could trap women in violent relationships.

"The couple rule does take away a range of choices for women and people who use violence can also use the rule as a tool for control by creating or perpetuating economic dependence," she said.



Helen Bolton says the couple rule can trap women in relationships. (ABC News: Steven Schubert)

She said the couple rule "absolutely" should be abolished.

"I think changing the Centrelink couple clause is a way to allow women to be financially independent from their partners ... they should be seen as individuals in their own right," Ms Bolton said.

"We don't need women's economic options being constrained by often punitive rules ... [that] can be weaponised to inflict financial harm on victim survivors."

In response to questions about why the couple rule had not been abolished, given research about how it undermines women's financial independence and safety, a Department of Social Services spokesperson said the government was investing in the issue.

"The government is delivering a range of measures to address financial abuse and family and domestic violence, including over \$4 billion for

frontline services, prevention initiatives, behaviour change and programs for children across government," the spokesperson said.

*Sheila and the other women in the study have had their names changed to protect their identities.

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1800 737 732
- [Women's Crisis Line:](#)
1800 811 811
- [Men's Referral Service:](#)
1300 766 491
- [Lifeline](#) (24 hour crisis line):
131 114
- [Relationships Australia:](#)
1300 364 277
- [NSW Domestic Violence Line:](#)
1800 656 463
- [Qld DV Connect Womensline:](#)
1800 811 811
- [Vic Safe Steps crisis response line:](#)
1800 015 188
- [ACT 24/7 Crisis Line:](#)
(02) 6280 0900
- [Tas Family Violence Counselling and Support Service:](#)
1800 608 122
- [SA Domestic Violence Crisis Line:](#)
1800 800 098
- [WA Women's Domestic Violence 24h Helpline:](#)
1800 007 339

- [NT Domestic violence helpline:](#)
1800 737 732