

Joint Income Processing

We wish to make a submission for consideration at the forthcoming Tax Forum in October.

The theme we would like to be examined is the treatment of joint income.

Incomes are currently added together for determination of eligibility for spouse offset.

Again they are added to determine liability for flood levy, Medicare surcharge levy and health insurance premium subsidy.

But when making a return, two separate returns, one for husband and one for wife is needed.

Why not a single return? On it a single joint income threshold could be allowed before taxing each additional dollar in the usual way.

This would simplify the tax process as individuals would only file one return and the ATO would have no extra handling work or matching problems as it does currently.

As part of this concept perhaps it could be optional, so those who for one reason or another want an individual assessment can be accommodated, but we feel the majority would opt for a single return.

And could consideration be given to **standardising the amount**, indexed annually for the income limit to determine the eligibilities and liabilities.

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