

## Means-Tested Benefits

These are benefits to **top up your income** to the amount the Government say you and your family need to live on. They include:

- Income-based JSA
- income-related ESA
- Income Support
- Pension Credit,
- Housing Benefit

Usually, only **one member of a couple** makes the claim and **is the claimant**.

If **you are the claimant** and you have stopped being part of a couple, report a change of circumstances to the office dealing with your claim. The DWP or Council may be able to **recalculate your benefits** as a single person.

However, if you are of **working age**, had a **joint claim for Tax Credits** with your partner but have made a **new claim for Universal Credit**, this will end your other means-tested benefit claims, even if you were the claimant.

If you were getting **Income Support as a carer** for your partner, but are no longer their carer, you will need to **claim a different benefit** (usually Universal Credit) after eight weeks.

If your **partner was the claimant**, in most cases you will need to make a **new claim for Universal Credit** if you are working age.

Always get advice before you make a UC claim if you get PIP for daily living or DLA middle or highest rate care.

## Universal Credit

If you get Universal Credit, you and your partner's UC accounts are **linked** to form a couple's claim. Even if your partner was the claimant, you still have **your own account**.

If you separate, **the person reporting the separation is removed from the joint claim** and needs to make a new single claim. Telephone: **0800 328 5644** to report the change and put the details in your journal.

If your partner has died, you must report this, but you don't need to make a new claim.

## Tell Us Once

This is a service that lets you **report a death** to most government organisations in one go. When you register the death the registrar gives you a unique reference number to use the Tell Us Once service online or by phone.

For more information go to [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) or contact our

**Citizens Advice Helpline: 03444 111 444**



Potteries Gold is a **Citizens Advice Staffordshire North & Stoke-on-Trent** project to help people in Stoke-on-Trent cope with changes to the benefit system

[www.snsCab.org.uk/about-us/potteries-gold](http://www.snsCab.org.uk/about-us/potteries-gold)  
Follow us on Facebook and Twitter: search for

**Potteries Gold**

© November 2020



# PotteriesGold

## What happens to benefits if you Separate or are Widowed

### Changes of Circumstances No 1



## If you were claiming as a couple

This leaflet explains what happens to your benefits if you were claiming as part of a couple, but you have recently **separated permanently** from your partner, or they have **died**.

Whether you will stay on the same benefits or have to make a new claim depends on the type of benefit you get.

Some benefits are not affected by whether you have a partner or not - they are paid to you because you qualify for them.

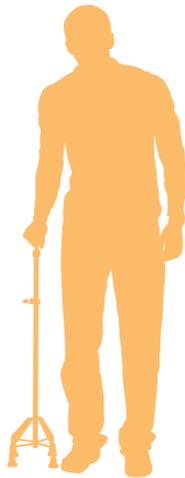
Other benefits assess you and your partner together and, if you stop being part of the couple, you need to make a new single claim.

### Disability Benefits

Disability benefits are paid for you, because you meet the conditions, and do not include money for your partner.

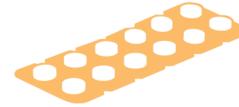
If you get **Personal Independence Payment (PIP)**, **Disability Living Allowance (DLA)** or **Attendance Allowance (AA)**, it does not matter whether you are a single person or part of a couple.

Carer's Allowance, paid to you because you look after a disabled person, is still paid, unless you were your partner's carer and have stopped looking after them.



If you were your **partner's carer** but they have died, you can carry on getting **Carer's Allowance** for **eight weeks** from the date they died. It's the same if the person you looked after died, but was not your partner.

If you get **Employment and Support Allowance (ESA)**, what happens depends on who was claiming and what type of ESA you got.



### Contribution-based Benefits

These benefits are paid to you because you have paid National Insurance Contributions. Examples are contribution-based or **new style Jobseeker's Allowance**, contributory or **new style Employment and Support Allowance** and **State Retirement Pension**.

They do not include payments for your partner and are not means-tested, so these benefits are **not affected** if you separate or your partner dies.

### Child Benefit

If your partner used to claim the Child Benefit for children you both cared for, you can ask for the claim to be swapped to you.

Call the Child Benefit helpline: **0300 200 3100**

Other non-means-tested benefits that do not change if you separate or are widowed include **Industrial Injuries Disablement Benefits** and **Maternity Allowance**.

## Tax Credits

Tax Credits are means-tested support for lower-income families with children (**Child Tax Credit**) and working people with relatively low wages (**Working Tax Credit**). Both types of Tax Credits are **being replaced by Universal Credit (UC)**.

If you and your partner had a **joint claim for Tax Credits**, but you have separated permanently or your partner has died, let the Tax Credit Office know promptly.

Any Tax Credits you get from a joint claim when you have stopped being part of a couple is an **overpayment**, even if you would be entitled to exactly the same amount, or more, as a single person.

You usually won't be able to make a new single person's claim for Tax Credits and may have to claim Universal Credit. This will stop any other means-tested benefits you get, except Council Tax Support.



Some disabled people getting (or entitled to) a **severe disability premium** in one or more of their benefits cannot claim UC, so can make a new claim for Tax Credits.

If you get **PIP for daily living** or **DLA middle or highest rate care**, get specialist benefits advice before making a claim for UC.