

Is your relationship Stable?

A short-term, casual relationship should not be classed as living together. Although there is no minimum time that you can be in a relationship before it counts as **cohabitation**, you and your partner should mean it to be a **long-term, mutual commitment**.

How do you Manage your Money?

Why are your finances organised in the way that they are? **Shared bank accounts** are often seen as strong evidence of cohabitation, as are **bills in joint names**.

If you are letting a friend who shares your home or a former partner use your bank account, this could be used as evidence that you are a couple.



Do Other People think you are a Couple?

How other people see your relationship is important. The DWP may ask your **friends and neighbours** if they think you are living together.

They can also check with **employers and GP surgeries** to see what address your alleged partner gives as their home, and where she or he is **registered to vote**. HMRC used evidence from **credit reference companies** to find alleged partners of Tax Credit claimants.

What you post on **Facebook** and other **social media** is evidence of your relationship too.

Separation and Divorce

If you were married or in a civil partnership, are **separating** but are living in the same property, you will be classed as living together unless you keep your households **completely separate**.

You are allowed to claim as a single person if your partner is in **hospital long-term**, in **prison** or in a care home. Ask us for more advice about this.

Accused of 'Living Together'?

If the DWP investigate your claim, they will consider all of these points and make a decision based on how they see the evidence. If you disagree, you only have **one calendar month** to ask for the decision to be looked at again. Get advice if you can, but do not miss that deadline.

And if you have a partner who stays with you, and your relationship is settling into something similar to marriage/ civil partnership, **get advice promptly**.

For more information go to www.citizensadvice.org.uk
or contact our

Citizens Advice Helpline: 0800 144 8848



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

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Living Together

What this means if you claim benefits

Means-tested Benefits No. 6



Claiming Benefits as a Couple

When you claim means-tested benefits and tax credits, you must say if you are claiming as a **single person** or **part of a couple**.

The rules about living together apply to **married and unmarried couples**, and to **both straight and same sex relationships**.

The law talks about 'living together as a married couple'. Becoming part of a couple, or separating from a partner, may mean **changing the benefits you claim**.

Example

Callum is a lone parent. He is not working. As his son Ben is only four, Callum does not have to look for work and claims **Income Support** and **Child Tax Credit** as a single person.

Callum moves in with a partner who also has a low income, and they make a **new claim** for **Universal Credit**.

Either Callum or his partner now has to be **available for full-time work**.

One of the adults can be treated as the child's carer but still has to look for **part-time work**, as the child is **over 3 years old**.



How do we know if we're Living Together?

Many people think that you are not 'living together' unless you and your partner spend more than **three nights a week** together.

This wrong - it's not that simple!

Example

Julie claimed Housing Benefit as a single person. Her boyfriend Bob lived with her at the weekend and worked away during the week. But, as Bob did not have a fixed address elsewhere and kept his belongings at Julie's place, he was treated as living with her.

Ask these **six questions**. The more 'yes' answers you give, the more likely the DWP will say you are living together.

Do you 'Share a Household'?

This is **not just living at the same address**. People who share a household are likely to cook, eat, wash up and do laundry together, and share household things, like crockery and cutlery.

Not everyone who shares a household is 'living together'. Friends may flat-share for company. Someone might take in a lodger for money. A disabled person might share a household with their live-in carer. But they are not **living together as a married couple**.

You should not be treated as living together if you do not share a household.



Do you have a Sexual Relationship?

The DWP and Tax Credit office will not ask if you and your 'partner' have a sexual relationship; **make sure you tell them if you don't**.

If there is no sexual relationship between you and someone suspected of being your partner, this is good evidence in favour of shared living arrangements (friendship, care and support) which do not count as living together.

A relationship with someone else can also show that you and your housemate are not a 'couple', as the comparison with a marriage or civil partnership implies an **exclusive, faithful relationship**.

Do you have children together?

If you do, this may be strong evidence of a stable relationship. It might also be that, although one existed in the past, it has broken down now.

Former partners may return to their previous family home to **visit their children**, or if they are temporarily without another address.

This should not automatically be treated as living together.

