

* Is the relationship stable?

A short-term, casual relationship should not be classed as 'living together as husband and wife or as if in a civil partnership'. 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?

The key question is why your finances are organised in a particular way, rather than exactly *how* they are organised. Shared bank accounts are often seen as strong evidence of cohabitation, as are bills in joint names. If you are letting a friend who lives with you or a former partner use a shared bank account, this is likely to be treated as evidence that you are a couple.

* Do others think you are a 'couple'?

How other people see your relationship is important. If you are suspected of having a partner, 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 partner gives as their home, and where she or he is registered to vote. They have also checked Facebook status for evidence of a relationship. HMRC, who deal with tax credits, use evidence from credit reference companies to find 'undisclosed partners'.

SEPARATION AND DIVORCE

If you are actually married or in a civil partnership and you share a household, you will be treated as living together even if the answer to the other questions is 'no'.

Even if you and your partner are living apart, you will usually still be treated as sharing a household if s/he is working away (within the UK or abroad), or visiting friends or family.

You may be able to claim as a single person if your partner is in hospital long-term, in prison, in a secure psychiatric hospital or in a care home.

ACCUSED OF 'LIVING TOGETHER'?

If the DWP or Tax Credit Office 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.

If you have a partner who stays with you, if your relationship is developing and if it is settling into something steady, like to a marriage or civil partnership, take advice. It is also important to get benefits advice if your relationship is breaking down.

For more information go to
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
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Benefits and ...

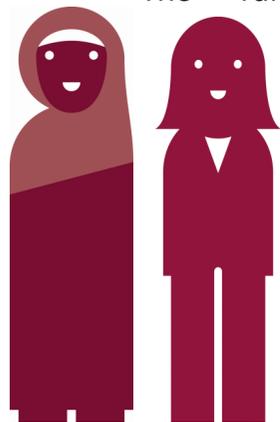
'Living Together'



LOTTERY FUNDED

CLAIMING BENEFITS AS A COUPLE

When you make a claim for 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 both married and unmarried couples, and to both straight and same sex relationships.

The law talks about 'living together as husband and wife,

or as if in a civil partnership'.

The rules for many benefits are different if you are part of a couple.

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

If Callum moved in with an unemployed partner, they would either have to claim **Jobseeker's Allowance** and make a new joint claim for **Child Tax Credit**, or claim **Universal Credit**.



'LIVING TOGETHER'-WHAT DOES IT MEAN?

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

It's not that simple!

Julie claimed Housing Benefit as a single person because her boyfriend Bob only 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.



There are six questions to consider. The more 'yes' answers, the more likely you are to be 'living together'.

*** Do you 'Share a Household'?**

This is more than just living at the same address. People who share a household do not keep to their own parts of the property. They are likely to cook, eat, wash up and do laundry together, and share 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. You should not be treated as 'living together' as partners if that is not the nature of your relationship.

*** Is there a sexual relationship?**

The DWP and Tax Credit office will not ask if you and your 'partner' have a sexual relationship, but you may want to 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, rather than your alleged cohabitee, can also show that you and your housemate are not a 'couple'. 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 show that one existed in the past but has broken down now. Former partners may return to their previous family home to visit their children or perhaps if they are temporarily without another address.

