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Living with a partner and your benefits

Worried about the impact of a partner staying over on your Universal Credit or other benefits? Learn what the DWP considers "living together" and what your rights are if someone moves in, moves out, or you break up.

The information in this guide applies in **England** and **Wales**.

Last updated: September 2026

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Contents

Key points

1. You **do not count as living with a partner** unless you are living together in the same home as a couple.
2. There is **no set number of nights** a partner can stay over before Universal Credit see you as living together.
3. If your boyfriend/girlfriend **lives somewhere else** (where they pay rent/mortgage, get their mail, pay bills, have their car registered, etc), they do not live with you.
4. If you are **still living with your ex** because you cannot afford to move out, you can claim benefits as single people as long as

you intend the split to be permanent. This is true even if you were married.

We want to help you get what you are entitled to and avoid all the stress and upset that is caused by having a problem with your benefits. This information will help you understand:

- DWP rules on what counts as living together.
- How to prove to DWP you are not living together.
- The impact on your benefits of
  - moving in with your partner
  - separating or stopping living with a partner.
  - friends or family moving in with you.

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Stlačením tlačidla v dolnej časti obrazovky vyberte jazyk a možnosti prístupnosti.

“

I get UC and my partner is living with a friend. He stays at mine sometimes but

not fully living with me - doesn't contribute financially. This guide has helped me understand that I do not need to tell UC about him.

VIC

1 What counts as living together?

Close

We know that many people come to this page because they are worried about what the DWP considers 'living with a partner' to mean. The situation is not helped by the fact that the rules are confusing and frequently misunderstood by the DWP staff themselves. We want to help by explaining this as clearly as possible.

You do not count as living with a partner unless you are living together in the same home as a couple.

There is no set number of nights which mean that the DWP will see you as living together. You should not be counted as living together just because your partner stays over a few nights a week – it depends on lots of other factors.

If you are still living with your ex because you cannot afford to move out, you should not be counted as living together as long as you intend the split to be permanent. You can claim benefits as single people.

If you have been told something different by the DWP or by friends or family, don't panic. We will show you how to sort it out.

If your partner stays the night but you have not moved in together

Just because your partner stays the night with you, even if they stay most nights, it doesn't mean you are living together.

If your partner still has a home somewhere else where they pay bills and keep their things, and you make day to day decisions about your home and finances on your own, then they probably don't count as living with you.

If you have been contacted by the DWP because they believe you are living with your partner when they haven't actually moved in, you will need to show them that your partner doesn't live with you. Usually, the easiest thing to do is to **prove they live somewhere else (if this is the case)**.
Think about the things you can prove, such as:

- Does your partner pay rent or a mortgage for their home?
- What address is on their bank account or mobile phone contract?
- Do they pay Council Tax at another address?
- Where does their post/mail usually go?

- Where do they tell others they live?
- Where are their belongings kept?

You should **give the DWP evidence** of anything you can that supports what you are saying.
This can include:

- Proof of rent or mortgage paid at their home.
- Council tax or other bills they pay at their home.
- Driving license or car ownership document.
- Bank statements and phone bills that are sent to their address.

Upload the evidence to your Universal Credit account, or give it to the DWP and get a receipt. If you are posting it, get a certificate of posting from the post office (this is free).

If something goes wrong

If your benefits have been suspended, ask for them to be reinstated/paid to you again. Ask how long that will take and make a note of any details you get, including the name of the person you spoke to and the time and date. If your benefits are not reinstated within a week, phone the DWP or write in your Universal Credit journal to chase it up. You may need to make a complaint.

If your benefits have been stopped and a decision has been made that you are living with a partner, you will usually need to ask for a mandatory reconsideration. A mandatory reconsideration is where you ask for the DWP to look at the decision again. You are supposed to ask for a mandatory reconsideration within one month, but if that deadline has already passed, ask for one anyway (explain that you were unable to do it until now, as you had not been able to access advice or information).

Provide all the evidence you can that you are not part of the same household with a partner, and that they live somewhere else. You can ask over the phone but, to give yourself the best chance of getting the decision changed at this stage, ask in writing or on the CRMR1 form on GOV.UK.

If the mandatory reconsideration is not successful, you should appeal to an Independent Tribunal. You can ask for an appeal online via Appeal a benefit decision on GOV.UK. On the 'Your reasons for appealing' screen, explain again that you disagree with the decision that you live with a partner, and explain your reasons and evidence as explained above.

Unfortunately, you will probably have to wait a long time before your appeal is heard.

If you have split up but still share the same home

Depending on your circumstances, one or both of you should make a new claim in their name only. You may need to prove that you are no longer living as a couple.

It will help if you can show that, although you are both still living in the same home, that you

- no longer sleep in the same room,
- no longer eat together or buy food together

- no longer do each other's washing or ironing,
- you no longer pay for things as a couple (for example, you should be able to show that you pay your half of the rent etc, even if you are paying it to your ex), and
- you are making decisions about your lives or finances separately.

If you have a joint bank account, you should think about closing it.

You should let your friends and acquaintances know that you are no longer a couple.

It can feel like it makes very little sense to live like this, particularly if you have children together. But to be entitled to benefits as single people, you need to show that you now live as single people. If possible, you need to show the DWP that you are running two separate households even though you are in the same home.

It can be quite difficult to prove some of these things. It is possible that a DWP officer might come around to check on your arrangements. If you have difficulty convincing the DWP of your situation, try to get help from an adviser.

If you start living with an ex partner

If you start living with an ex-partner to save money or because of care needs, you should try to show that you are not living together as a couple. For example, even if one of you does the shopping for both of you, or does all the washing, this may be as part of a care relationship, not as a couple. Having separate financial arrangements will help to show this.

Living with friends in a flatshare

If you are living with a friend, the DWP may sometimes say you have to claim as a couple. If you know that you are not a couple, it's best to refuse to do this. Your benefits may be suspended – if that happens, provide evidence that you are not a couple and complain.

If your benefits are stopped permanently with a decision that you are living with your friend as a couple, then ask for a mandatory reconsideration (where the DWP looks at the decision again). You are supposed to ask for a mandatory reconsideration within one month, but if that deadline has already passed, ask for one anyway (explain that you were unable to do it until now as you had been unable to access advice or information). You can ask over the phone but, to give yourself the best chance of getting the decision changed at this stage, ask in writing or on the CRMR1 form. You can get details on GOV.UK.

If the mandatory reconsideration is not successful, you should appeal to an Independent Tribunal. You can ask for an appeal online via Appeal a benefit decision on GOV.UK.

If you have to claim as a couple during this time to have some money to live on, make it clear (in writing) that you were under pressure and had no choice – it doesn't mean you are a couple.

Evidence that will help to show you are not a couple could include:

- Separate financial arrangements – you may have to have some shared arrangements for household bills but if you do, show how you've decided how much to contribute and try to avoid having a joint fund.

- Cooking and eating separately.
- Making decisions separately.
- If you have children, being the only person who is responsible for them and making decisions about your children, or having clearly separate days where one person takes care of them.
- Showing that you have separate bedrooms.
- Showing that other people know that you are not a couple and don't think of you as a couple, for example, friends and family members.

"

Great guide. Very clear advice to explain the cruel and unfair system the government has set up. It is not right that the government penalises couples where one is on universal credit and the other barely makes minimum wage. We want to move in together but I know for certain that my benefits will be lost, which we would require to survive as a couple during this cost of living crisis. Even if we held off, we'd lose it if we married. With this in place, disabled people on UC do not have marriage equality. But at least this guide is very clear as to what constitutes as living together as if married.

Rhys

"

Really useful. Answered all my questions. I have children and my partner does not so it makes sense for him to stay at mine most of the week and i been worrying about

whether that was right or not. Thanks for putting my mind at rest. He def lives somewhere else.

Lily

"

This had eased me a lot. My boyfriend stays here every few nights as I'm disabled and need a carer he still lives with his mum, pays his bills everything at his mums, and all our finances are seprate - we do not wish to live together but our upstairs neigbour reported us as living together.

Mary45

"

Just what i needed - thank you. clear and concise advice

Me

Next Section

2 Which benefits are affected by living with a partner?

Close

If you start living with a partner, it will have an impact on some (not all) of your benefits. That is because you must claim some benefits as a couple. The DWP will take both of your incomes and savings into account when working out if you are entitled to these benefits.

We have listed these income-based benefits below and explained any special rules for each of these benefits.

Income-based benefits

Pension Credit

If you move in with a **pension age partner**, the amount of Pension Credit you are entitled to will be affected. Your partner's income and savings will be taken into account. You may get less money (if your partner has too much

income or savings, Pension Credit may stop) or more money (if they do not have much income or savings).

If you start living with a **partner who is under pension age**, you will not usually be able to get Pension Credit anymore. If you are in this position, get advice - you may be able to claim Universal Credit, or your partner may be on other benefits which can include you. You should make sure you tell the DWP you/they have moved in to avoid being overpaid.

Pension age is gradually rising so, if you are not sure whether your partner is pension age, you can check using their date of birth on GOV.UK. Some people will reach pension age on a day which is not their birthday.

Universal Credit (UC)

The calculation of Universal Credit will be affected by living with a partner and you may get less or more money (depending on their income and savings). If you have children, you will have to decide which of you is the 'responsible carer' (this affects what you have to do to get Universal Credit, such as looking for work).

Housing Benefit

The amount of Housing Benefit you get will be affected by living with a partner and you may get less or more money (depending on their income and savings). Housing Benefit is only paid for people who have reached their pension age or are working age and in supported or temporary accommodation.

Council Tax and Council Tax Reduction

The biggest effect on Council Tax if you start living with a partner is that if you were previously the only adult in the household and you had to pay council tax, you won't usually be entitled to a 25% reduction in your Council Tax anymore (called the Single Person Discount).

If you are also claiming Council Tax Reduction or Council Tax Support (a benefit you claim from the council which reduces your Council Tax bill), you need to let the council know so they can recalculate your Council Tax, and then check whether you are still entitled to Council Tax Reduction (which may be affected by your partner's income or savings).

Employment and Support Allowance (ESA)

If you get New Style Employment and Support Allowance based on your National Insurance, this will NOT be affected by living with a partner.

Jobseeker's Allowance (JSA)

If you get new style Jobseeker's Allowance, based on your National Insurance, this will NOT be affected by living with a partner

If your partner cannot claim income-based benefits

There are some differences to the income-based benefit rules if you start living with someone who can't claim benefits themselves, for example because of their immigration status. You should get advice to check what you can claim and to make sure it doesn't put your partner's immigration status at risk.

If your partner's immigration status changes so that they can claim benefits, then you should get advice again, as this may mean your benefits have to change.

Other benefits which may be affected

Usually, benefits which are not income-based are not affected, but there can be some effects which we have explained below.

Child Benefit

If each of you brings children from a previous relationship to the new family, only one child can count as the eldest for Child Benefit purposes. This is important because you receive an extra amount (£9.15 in 2026-27) for the eldest child. However, there's no limit on the number of children you can claim for.

If your partner has taxable income of over £60,000 and you receive Child Benefit, your partner has to pay a tax charge. They will have to complete a Self-assessment Tax Return to pay what they owe. If they have taxable income over £80,000 the charge will be the same as the amount of Child Benefit. You can choose to claim Child Benefit but not receive it to avoid the tax charge. That's a good idea if you have children under 12 and don't earn very much or nothing at all, because it gives you National Insurance credits which could help you get State Pension later in life.

Benefit cap

The benefit cap sets a maximum limit on the amount of benefit that some working-age people can get. Even if the benefit cap does not affect you now, this could change when you live with a partner (especially if you and/or your partner have children). When you live with a partner, you will be assessed together, and your Housing Benefit or Universal Credit may be reduced to reach the level of the cap (the benefit cap doesn't affect any other benefits).

If you or your partner, or a child under 18, receive a disability benefit or carer's allowance, the benefit cap won't apply to you. There are other situations when the cap doesn't apply, which you can check on GOV.UK. If you are not sure whether the cap would affect you, get advice.

Bereavement benefit

Bereavement Support Payment is not affected by living with a new partner.

If you have been receiving Widowed Parent's Allowance, your payments will stop when you move in with a new partner. If that relationship ends however, your claim can be re-instated. Widowed Parent's Allowance stops when you reach State Pension age anyway.

Benefits which are never affected

Some benefits are never affected by living with someone. You claim these benefits as an individual and your partner's income, savings or other property, and their hours of work, do not affect your entitlement.

Benefits which are never affected include:

1. Contributory benefits including Bereavement Support Allowance, State Retirement Pension, New Style Jobseeker's Allowance and contributory Employment and Support Allowance.
2. Non-contributory benefits including Carer's Allowance, Personal Independent Payment, Disability Living Allowance, Attendance Allowance, and Industrial Injuries Disablement Benefit.

If you are unsure

If you are unsure what effect moving in with your partner might have on your benefits, speak to an adviser if you possibly can. See How to find an adviser.

If you cannot find advice, use a benefits calculator. Read the questions carefully and answer the questions as if the change has happened.

Remember

Your **Pension Credit** will usually stop if you start living with someone under pension age.

If you get **Housing Benefit**, it will usually also stop in this situation.

You must still report these changes to the DWP to avoid being overpaid.

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3 If you have split up and no longer live together

Close

If you have split up and now live in separate accommodation, make a new claim in separate names. If you possibly can, get advice. If you cannot see an adviser, use a benefits calculator. Read the questions carefully.

If you were claiming any benefits or tax credits as a couple, inform all the relevant offices that you have split up and are making a new claim which doesn't include your ex.

If you have children living with you, you may also need to inform the Child Benefit office.

Previous Next Section

4 If you marry or enter a civil partnership

Close

Most benefits no longer pay different amounts if you are married or in a civil partnership – what matters is whether you are living together as a couple.

You cannot get extra State Pension, or help your partner get extra State Pension, because you are married or civilly partnered unless the marriage or civil partnership started before 6 April 2016.

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5 Living with a family member, friend, lodger, joint tenant or subtenant

Close

If you are living with someone as a lodger or joint tenant/sub-tenant, then this may affect what you get for your housing costs. For some of the income-based benefits you also have to let the benefits office know if you get income from rent. If you are not sure, it's best to tell them about the situation. You may also lose a 25% Council Tax discount, if you were previously the only adult in your home.

If someone starts to live with you who isn't a lodger or joint tenant, and they are not a dependent child you are responsible for, then they may be what's called a 'non-dependant'. A non-dependant can include someone like your sister, aunty, mother or father, a grown-up child, or could even be a friend. They are not someone you can claim benefits for, and they are also not someone who has to pay rent to you or to your landlord.

Nevertheless, they can still affect some of your benefits. If you are disabled, a non-dependant living with you may mean a reduction in the amount of money you get because of your disability (this won't happen if you are on Universal Credit). A non-dependant living with you can sometimes reduce your Housing Benefit or the housing element of Universal Credit. You should tell the benefits office about your non-dependant and their situation (their earnings, age, whether they get any benefits etc) to avoid being overpaid. Get advice if you can.

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6 If you are claiming with a partner but they won't give you any money

Close

This may be financial abuse (which is a form of domestic abuse). Try to get advice if you can. You can get more information on how to do that safely from Money Helper.

If you are getting Universal Credit, then payments can be split with some of the money going just to you. This is something you can ask Universal Credit to do, but the decision is up to them and they will consider all the factors. You'll need your own bank account to do this. If this is going to put you at risk, try to get advice first.

If your partner is the person getting Child Benefit, it can be difficult to get that changed whilst living with them. You can make what is called a 'rival claim'. If you are a woman, your claim will have priority over your male spouse or civil partner, or if you are a parent of the children, not married or civilly partnered to your partner and they are not a parent of the children, your claim will have priority over theirs. This can take time though and if it is going to put you at risk, try to get advice first.

You could also have a look at the benefits which are claimed as individual benefits (both contributory and non-contributory), to see if there's anything you can claim.

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7 How to find an adviser

Close

Use **Advice Local** to find the best options near you. Enter your postcode and select 'welfare benefits' from the drop down menu and search. This will tell you about any Citizens Advice, law centres, or independent advice agencies in your county. (Beware - it misses out ones in your area but in another council area. If you live near a council border, check there isn't a closer option by looking for a Citizens Advice or Law Centre). If you are contacting a service outside your council area and it isn't a national organisation, they may say they cannot help you for funding reasons.

If that doesn't bring up a service that you can get to, check if there is a **Citizens Advice** that helps with benefits problems near you. Many now offer advice over the telephone.

Check if there is a **Law Centre** near you.

If you are a single parent, see if **Gingerbread** can help you.

If you are disabled, see if **Disability Law Service** can help you.

If you are a carer, see if **Carers UK** can help you.

If you or your partner are an older person, see if **Age UK** can help you.

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8 FAQs about living with a partner and Universal Credit

Close

How many nights can a partner stay over on Universal Credit?

There is no set number of nights which mean that the DWP will see you as living together. The DWP look at lots of different factors . We explain more in What counts as living together?

Can I claim single universal credit if my ex lives with me?

Yes, but you may need to show that you are living as separate households and not as a couple. It is hard to prove that you are no longer in a romantic relationship, or don't eat together so concentrate on what you can show. See What counts as living together? for our advice.

How can you prove to DWP you are not living together as a couple?

Often the easiest way is to prove your partner lives somewhere else, if they do. Can you show that they pay rent, get bills, and keep most of their belongings somewhere else? See What counts as living together? for our advice.

If you do live together, but not as a couple, you need to try to prove that you do not live as a joint household. Can you show that you sleep in separate beds, eat separately, pay bills as individuals (even if you pay your share to them)? Can you show that other people know you are not a couple or don't live together in one household? See What counts as living together? for all our advice.

What counts as living together for Universal Credit?

You have to claim benefits as a couple if you live together in the same home as a joint household. That means that you both live there, you pay bills jointly, you buy and cook food as a family, the care and expense of any children is shared.

People often believe that DWP living together rules state that if a boyfriend/girlfriend stays over a certain number of nights it means you have to claim jointly, but that is not true. If the partner really lives somewhere else, you do not count as living together.

If you do live in the same home, but not as a couple and keep your finances and living separate, you do not count as living together. See What counts as living together? for all our advice.

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9 About this guide

Close

The information in this guide applies in England and Wales.

The law may be different if you live in Scotland or Northern Ireland.

The law is detailed and complicated. We've simplified things in this guide to give you a basic idea of how benefits deal with couples living together. Get expert advice where you can.

Acknowledgements

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Ministry of Justice

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Was this information useful? Yes No

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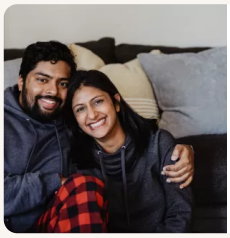
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