

An introduction to Universal Credit and couples

Universal Credit aims to introduce greater fairness to the welfare system by making work pay. It will help to ensure that you are better off in work than on benefits.

What is Universal Credit?

Universal Credit is available to people who are on a low income or are out of work. From this summer Universal Credit will also be available to couples in some areas.

Universal Credit will give you the support you need to prepare for work, move into work, or earn more. In return for this support, it is your responsibility to do everything you can to find work.

Universal Credit aims to make the welfare system simpler for households by replacing six benefits and tax credits with a single monthly payment. It includes support for the costs of housing, children and childcare, as well as support for disabled people and carers.

To find out if you can make a claim as a couple and for the latest information visit www.gov.uk/universalcredit.

What is the definition of a couple?

DWP counts two people as being in a couple if they live in the same household and:

- are married to each other
- are civil partners of each other, or
- are living together as if they were married

Getting ready for Universal Credit

Universal Credit is being introduced in stages. When it will affect you will depend on where you live and any benefits you currently claim. For the latest information visit www.gov.uk/universalcredit.

The Universal Credit [Personal Planner](#) can help you prepare for the changes the new service brings. You provide the answers to some basic questions and it will tell you how ready you are for Universal Credit. It provides advice on what you need to do and the best sources of help. It will not tell you how much Universal Credit you will get as this will depend on your circumstances when you claim.

You can prepare for Universal Credit by doing things such as:

- opening a bank account
- finding out where you can access the internet
- improving your internet skills

Claiming Universal Credit

Most people already use the internet to access services and to get information instantly. If you are part of a couple you and your partner will make a joint claim for Universal Credit.

You can make your claim online at [Universal Credit - GOV.UK](#). If you cannot claim online, face to face and telephone support will be available at your local council or your local jobcentre. Only one member of the couple will complete the claim form, but that person will need to enter details for both of you.

Claimant Commitment

Each member of the couple will have to accept and sign a Claimant Commitment. This is your record of the responsibilities that you have accepted in return for receiving Universal Credit and the consequences of not meeting them. For more information please see the Quick Guide on [Universal Credit and your Claimant Commitment](#).

How does Universal Credit make work pay?

We have changed the rules to help make sure work pays. Universal Credit can top up your earnings so you and your partner are better off in work than on benefits.

The amount of Universal Credit you get as a couple will gradually reduce as you earn more, but unlike Jobseeker's Allowance your payment won't stop when either of you work more than 16 hours a week. The more you earn as a couple, the higher your total income from earnings and Universal Credit will be. Most Universal Credit claimants agree that it does more to support them financially when they start work than Jobseeker's Allowance does.

Your Universal Credit claim continues when either of you starts work so you don't have to go through the hassle of making a brand new claim if that work comes to an end. There won't be a gap between your last payday and your next Universal Credit payment.

Payment

You will receive one monthly Universal Credit payment that covers both of you. This will be paid directly into the account you have chosen. Other adults living in the same household who are claiming Universal Credit will be paid separately.

Monthly payments match the way most salaries are paid. This can help you prepare for and manage the world of work as you get used to handling your money on a monthly basis. A range of support services are available if you need help with budgeting and managing your money. Where necessary it is possible to use alternative arrangements, such as twice monthly payments or splitting payments between you, for a period of time.

What is Universal Credit replacing?

Universal Credit is being introduced in stages, and is replacing:

- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Income Support
- Working Tax Credit
- Child Tax Credit
- Housing Benefit