Applying for Universal Credit as part of a couple

Easy read booklet

July 2026

Universal Credit

citizens advice Plymouth

easy read

This leaflet has information about how to apply for Universal Credit.

It will tell you who is allowed to get Universal Credit, and what you need to do to apply.

Contents

Glossary (Word List)

Capital	Investments, property and savings. This could be things like money in a savings account, Bitcoin or a holiday home you own.
Daily Living Costs	Bills, food, transport etc.
DWP	Department for Work and Pensions - this is who pays Universal Credit.
Full Time Advanced Education	Full time education beyond A-Level.

Help to Claim	Help to Claim is free help from Citizens Advice. It can support you through the stages in a Universal Credit claim up to the first correct payment.
Income	This includes earnings from paid work, self-employment, statutory pay like sick pay or maternity pay, benefits and pensions.
Joint Claim	A Universal Credit claim for a couple living together.
Linking Code	A unique code given to one person in a couple making a claim.

Limited Capability for Work	You have a heath condition that restricts your ability to work.
Single Claim	A Universal Credit claim for a person who is single or does not live with their partner.
State Pension Age	The earliest age at which you can begin to claim your state pension. It is currently 66, but will change to 67 between 2026-2028.
To-Do List	The to-do list is a list of tasks that tells you exactly what you must do to finish your benefit application or keep getting your monthly payments.

What is Universal Credit?

Universal Credit is money you can get if you don't work, or if you work but do not get paid very much.

Universal Credit helps you to pay for living costs. Living costs are things like rent, shopping and bills.

The Department for Work and Pensions, or **DWP**, pays Universal Credit. The DWP are part of the government in the United Kingdom (UK).

Universal Credit is a **benefit**. A benefit is the name given to money paid by the DWP for **living costs**.

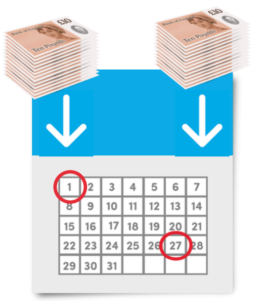
There are **other benefits** you can get depending on your situation:

- If you have a disability
- If you care for someone who has a disability
- If you are looking for work

Universal Credit is **one benefit** made up of **different parts** called elements.

It gives you money for daily costs like shopping and energy bills. This is called a **Standard Allowance**.

It gives you money to pay for where you live if you pay rent. This is called a **Housing Element**.



Getting one big payment might be difficult. You can ask for **smaller payments** if you need to.

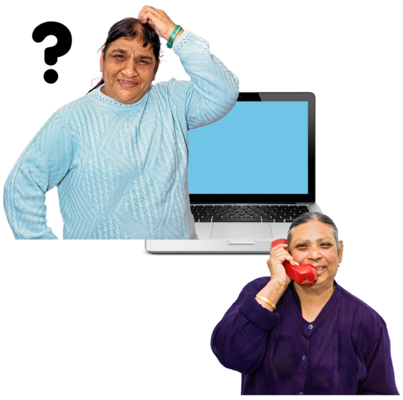
You usually need to **pay your rent yourself** from your Universal Credit.

If you struggle to manage rent payments you can ask for your rent to be paid to your landlord. This is called a **direct payment to Landlord.**

You have to ask the DWP to be paid Universal Credit by **applying**. There are rules about who can apply.

If you don’t live with your partner, you need to make a **single claim.**

If you live together, you and your partner will need to make a **joint claim** for Universal Credit.



If applying **online** is difficult, you can make a claim by **phone.**

Who can apply?

To make a joint claim, you and your partner must meet the following criteria. You must:

Both live in England, Scotland or Wales. Live at the same address.

Be married to each-other, civil partners of each-other, or living together as though you are married.

Both **not** be in **full time advanced education**, unless you are responsible for a child, get disability benefits or have **limited capability to work.**

Not have combined savings or **capital** over £16,000.

Be over 18 and below the **state pension age.**

Creating your Universal Credit account

First, you and your partner need to create your own separate **online Universal Credit accounts.**

You need to visit the Universal Credit **website** to do this. The website address is: **www.universal-credit.service.gov.uk**

You do not need to create your account at the same time as your partner, but you both need to create one before you can apply.

To make your account, you will need to have your own **email address.** If you do not have one, someone who supports you could help you set one up.

You will need to think of a **strong password** so only you can get into your account. The password should be unique and not contain information like your name or date of birth.

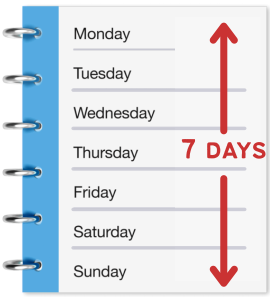
When you make your account you will be asked your relationship status. Selecting that you **live with your partner** will start your **joint claim.**

Linking your accounts

You will then be asked if you need to create a **linking code,** this is a code that joins your and your partner's accounts.

The first person to create their account should **select yes** when asked if they want to **create a linking code.**

The second person to create their account will then be asked for their **linking code** and **partner's details**.



You have **7 days** to use your linking code before it will no longer work. If you don't link your accounts in this time you will have to ask for a new code.

Completing your application

In your account, there will be a **‘to-do list’**. This will have questions you need to answer about yourself.

Your to do list will show most of your partners answers, and they will be able to see your answers too.

The questions in your to do list will help the DWP decide **how much** you should be paid.

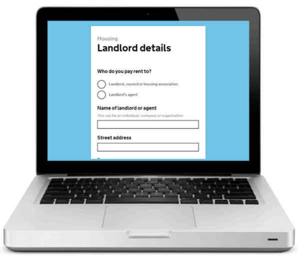
The questions will be broken down into different sections to make them easier to answer.

You and your partner will need to know how much you have in **money or savings.** This includes separate and joint bank accounts.

If you have jobs, you will need to know how many hours **each of you work** and how much you are **each paid**.

You will both be asked about:

- Where you live and who lives with you
- If you work, are in education or training
- Your health
- Children or anyone you care for
- Your **income**, savings and bank details



If you **rent** your home, you will need to answer questions about who your landlord is and how much rent you pay.

Make sure all the **names and numbers** in your answers are **correct**. You need to write down **exact amounts** including pence. If your rent is £750, write down '£750.00'.

If you need more time or help to answer the questions, you can **save** your application and **come back later.**

Make sure to **complete your application within 28 days** or you will have to start again.

When you have both answered all the questions, make sure to press **submit.** You have not applied until you have **both submitted** your application.

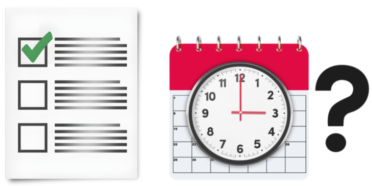
After you have answered the application questions

You need to show papers or **documents** to prove your answers are true.

If you don't have them on your computer or phone, you can **take a photo** or use a **photocopier to scan them.** If you don't have a photocopier you could use one at your local library.

You will then need to **upload** the papers to your Universal Credit account. This is so that the DWP can look at them and check your answers.

Your to-do list will tell you what papers to **upload** by setting you tasks.



Each task has a **deadline**. It is important to complete the tasks before their **deadlines** to get your Universal Credit.

You might need to show a copy of your **tenancy agreement,** pay slips, bank statements or bills, **photo ID** like a passport or driving license or a **fit note** if you have a health condition.

If uploading your documents online is a hard, you can provide these documents **in person** at a jobcentre or they might arrange to visit your home.

You can choose your, your partner's or a joint bank account to have your Universal Credit **paid into**.

How to get help with applying

You can ask someone you trust to help you apply. You could ask your partner, someone who supports you, or a friend or family member.

You can visit a Job Centre for help.

You can call the Universal Credit helpline.

There is a free Citizens Advice service to help you apply called **Help to Claim.** Help to Claim is able to help with lots of things.

Help to Claim can:

Tell you if you are allowed to be paid from Universal Credit.

Tell you how much money you should get from Universal Credit.

Answer questions about what things mean and help if you feel worried.

Help you make a phone claim.

Check your first Universal Credit payment is right and help you if it is wrong.

Explain what will happen after you apply.

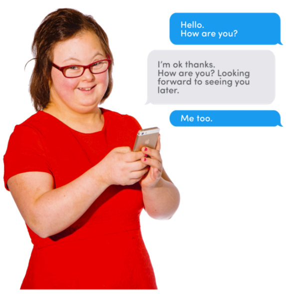
Help to Claim can help you prepare for your interview at the JobCentre.

You can talk to Help to Claim from 8am-6pm, Monday - Friday.

The Help to Claim phone number is:
England: **0800 144 8 444**
Scotland: **0800 023 2581**
Wales: **08000 241 220**

Call the Wales number to speak to a Welsh speaking adviser. If you speak a different language, you can ask for a **translator**.

You also can speak to an adviser on **webchat**, or use our British Sign Language **(BSL)** service. You should visit the Citizens Advice website to do this.



If you can't hear or speak on the phone, you can call **Relay UK** and type what you want to say:
England : **18001 then 0800 144 8 444**
Wales : **18001 then 08000 241 220**

Citizens Advice helps people find a way forward.

Citizens Advice Plymouth is a charity.

We give advice for free to help people with their problems.

We will not judge you and we will treat you fairly.

You can get help if you live, work or study in England and Wales.

You can get help in person, by phone or online.

citizensadviceplymouth.org.uk

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