# Cost of Living payments FAQs

This information applies to the whole of the UK. For those in Northern Ireland, where the Department for Work and Pensions (DWP) is mentioned, the same applies for the Department for Communities (DfC).

### How do I apply for the Cost of Living Payments?

You do not need to apply for Cost of Living payments. If you are eligible, you will be paid automatically in the same way that you usually receive your benefit or tax credits.

### Will these payments affect my other benefits?

These payments are not taxable and will not affect the benefits or tax credits you already receive.

### How will I know I am eligible?

To get the first Cost of Living Payment of **£326**, you must have been entitled to a payment (or later found to be entitled to a payment) of the following benefits within these qualifying dates:

* Universal Credit: for an assessment period that ended between 26 April 2022 - 25 May 2022
* Income-based JSA, Income-related ESA, Income Support or Pension Credit: for any day in the period 26 April 2022 to 25 May 2022
* Tax Credit: you must have received a payment, or an annual award of at least £26 of tax credits for any day in the period 26 April 2022 to 25 May 2022

People who only receive the following benefits will **not** be eligible for a cost of Living Support payment:

* Carers Allowance
* New-Style or contribution based Jobseeker’s Allowance
* New-Style or contribution based Employment and Support Allowance
* Incapacity Benefit and Industrial Injuries Disablement Benefit.

### When will the first payment be made?

Payments of the first Cost of Living payment (**£326**) started being paid from 14 July 2022.

### When will the second cost of living payment be made?

The second payment (**£324**) is expected to be paid by the end of September 2022.

### What if I only receive tax credits?

Eligible people receiving tax credits only, will receive their first payment in September and the second payment in Winter 2022.

### What if I get child tax credit and working tax credit?

If you get both Child Tax Credit and Working Tax Credit, you will receive one set of Cost of Living payments, linked to Child Tax Credit only.

### Why are tax credits customers getting paid later?

It's possible for you to be entitled to both tax credits and other eligible benefits which are administered by DWP. So, HMRC will make payments to eligible customers receiving tax credits only, shortly after DWP, to avoid duplicate payments.

### What if I get a disability benefit?

There will also be a **£150** payment made to people on qualifying disability benefits which can be in addition to the above and is due to be paid in September.

“Disability benefits” means any of the following:

* Attendance Allowance
* Constant Attendance Allowance
* Disability Living Allowance for adults
* Disability Living Allowance for children
* Personal Independence Payment
* Adult Disability Payment (in Scotland)
* Child Disability Payment (in Scotland)
* Armed Forces Independence Payment and War Pension Mobility Supplement.

Payments will be made from September 2022. Payments will be made to people who get a disability benefit from DWP before payment to people who get a qualifying benefit from the Ministry of Defence.

Only one payment will be made to those who receive of benefits from both the DWP and the MoD and this will be made by the DWP.

### What about extra help with fuel bills?

The **Energy Bills Support Scheme** **(EBSS)** will see all domestic energy customers receive a one-off rebate of **£400** paid by their energy providers. This money will not need to be paid back. The money will be paid in the following way:

* Direct Debit customers will receive the discount automatically as a deduction from the monthly Direct Debit amount collected, or as a refund to the customer’s bank account following Direct Debit collection during each month of delivery
* standard credit customers and payment card customers will have the discount automatically applied as a credit to their accounts in the first week of each month of EBSS delivery, with the credit appearing as it would if they had made a payment
* 'smart' prepayment meter customers will have the discount credited directly to their prepayment meters in the first week of each month of delivery; and
* traditional prepayment meter customers will be provided with redeemable EBSS discount vouchers or 'Special Action Messages' in the first week of each month, issued via text, email or post, and will need to redeem these at their usual top-up point
* There will be another announcement in the autumn regarding the one per cent of households who will not be eligible for the EBSS (those with a domestic electricity meter or a direct relationship with an energy supplier such as park home residents).

### Is there any help for pensioners?

A one-off Cost of Living payment of **£300** will be paid on top of the usual Winter Fuel Payment for those pensioners who are set to receive it (most people over State Pension age).

The amount paid depends on circumstances, for further details visit: **gov.uk/guidance/cost-of-living-payment#pensioner-cost-of-living-payment**.

## Useful links

* Check what benefits you are entitled to on the GOV.UK website: **gov.uk/check-benefits-financial-support**
* Use our RNIB benefits calculator to find out what benefits you could get: **rnib.org.uk/benefits**
* You can find other benefits calculators on the GOV.UK website: **gov.uk/benefits-calculators**
* DWP Press Release: **gov.uk/government/news/over-eight-million-households-to-get-new-cost-of-living-payment-from-14-july**
* Independent News Article: Can I get the £650 cost of living payment?: **inews.co.uk/news/consumer/one-off-payment-650-can-get-what-classed-low-income-household-cost-of-living-1652486**
* GOV.UK Cost of living support factsheet: **gov.uk/government/publications/cost-of-living-support/cost-of-living-support-factsheet-26-may-2022**
* GOV.UK Cost of living campaign website: **costoflivingsupport.campaign.gov.uk**

## You may be able to get other kinds of support, including:

* Help from the Household Support Fund from your local council in England: **gov.uk/find-local-council**
* Pension Credit calculator: **gov.uk/pension-credit-calculator**
* Understanding Universal Credit: **understandinguniversalcredit.gov.uk/**

### In you live in Wales, Scotland or Northern Ireland

* Check the Discretionary Assistance Fund in Wales: **gov.wales/discretionary-assistance-fund-daf**
* Find out about a Crisis Grant or Community Care Grant in Scotland: **gov.scot/policies/social-security/income-related-benefits/**
* Find out about Discretionary Support or a Short-term Benefit Advance in Northern Ireland: **nidirect.gov.uk/contacts/finance-support-service-times-crisis-and-need**

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