



UK Government

# Communicating Help for Households and Cost of Living Payments

Updated stakeholder toolkit October 2022 including:

---

- social media copy and assets in English and Welsh
- newsletter copy, and FAQs
- adaptable assets for stakeholders
- printable PDF for stakeholders
- easy read assets
- BSL YouTube video

**Help for Households**



# How to talk about Help for Households and the Cost of Living Payments with your customers

The Government is providing £37 billion this year to help households combat the rising cost of living.

**We know this may lead to questions about how much people may be entitled to.**

This toolkit sets out:

- what the different payments are and the payment windows
- who is eligible for the payments
- how stakeholders can support their customers

Click [here](#) for our full asset pack including social media assets and a BSL information video



## Example social media copy and assets for use on your channels



If you claim certain benefits you may automatically receive a £324 Cost of Living Payment from the UK Government. To find out more visit: [Cost of Living Payment - GOV.UK \(www.gov.uk\)](http://www.gov.uk)



If you're entitled to a Winter Fuel Payment for 2022 to 2023, you will get an extra £300 for your household. To find out more visit: [Cost of Living Payment - GOV.UK \(www.gov.uk\)](http://www.gov.uk)

Contact [external.affairs@dwp.gov.uk](mailto:external.affairs@dwp.gov.uk) for more information

# Newsletter copy and leaflet/poster

## Newsletter copy

Over eight million households are set to receive the second part of the £650 Cost of Living Payment to help with the rising cost of living.

From 8 November and continuing through to the 23 November, the second payment of £324 will automatically be paid into the bank accounts of most of those eligible in England, Scotland, Wales and Northern Ireland who receive a qualifying DWP benefit. This means they will not need to do anything to receive the money. Eligible customers who receive tax credits and no other eligible benefits from DWP will receive their payment from HMRC between 23 and 30 November.

To be eligible for the second payment, families must have been entitled to a payment (or later found to be entitled to a payment) of either:

**Universal Credit for an assessment period that ended in the period 26 August to 25 September, income-based JSA, income-related ESA, Income Support or Pension Credit for any day in the period 26 August 2022 to 25 September 2022.**

**For tax credit-only customers, an annual award of at least £26 for the 2022/23 tax year, of tax credits for any day in the period 26 August to 25 September 2022.**

The DWP will pay a small number of payments on 8 November, with numbers increasing significantly from 9 November. Customers do not need to contact the Government or apply for the payment at any stage.

For more information, go to the [Cost of Living Payment page](#) on gov.uk

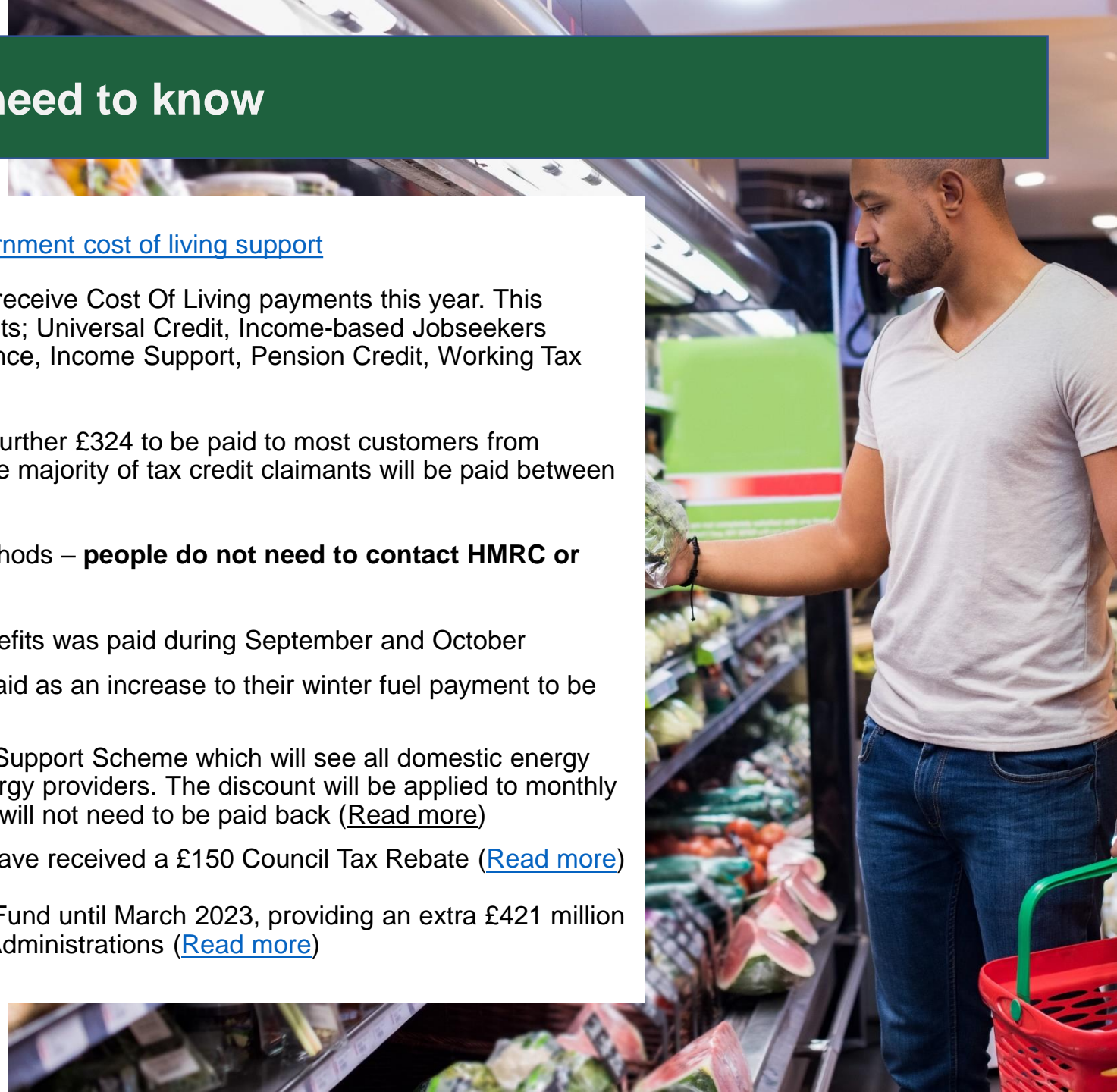
## Poster for stakeholders



The poster features the UK Government logo and the 'Help for Households' logo. A yellow house icon is positioned above a yellow box containing the text 'There is £324 more help for millions of households'. Below this, a white box contains the following text: 'If you claim certain benefits, you may be eligible for an automatic £324 Cost of Living Payment. You don't need to apply or contact anyone, and we'll never contact you to ask for personal details. Most payments will be made between 8th and 23rd November, with the majority of Tax Credit claimants paid by the end of November.' At the bottom, there is a search bar with the text 'Cost of Living Payment' and a small note 'Eligibility criteria apply'.

# Help for Households - What people need to know

- [Check the Help for Households page for a summary of government cost of living support](#)
- Over eight million households on means-tested benefits will receive Cost Of Living payments this year. This includes all eligible households receiving the following benefits; Universal Credit, Income-based Jobseekers Allowance, Income-related Employment and Support Allowance, Income Support, Pension Credit, Working Tax Credit and Child Tax Credit
- The first payment of £326 was made earlier this year with a further £324 to be paid to most customers from November 8 and continuing through to the 23 November. The majority of tax credit claimants will be paid between 23 November and 30 November
- Payments will be made automatically via usual payment methods – **people do not need to contact HMRC or DWP or apply for the payment** ([Read more](#))
- An extra £150 payment to people on qualifying disability benefits was paid during September and October
- There will also be an extra £300 for pensioner households paid as an increase to their winter fuel payment to be paid in Winter
- In addition to these payments, there is also the Energy Bills Support Scheme which will see all domestic energy customers receive a one-off rebate of £400 paid by their energy providers. The discount will be applied to monthly household bills between October 2022 and March 2023 and will not need to be paid back ([Read more](#))
- Households liable for Council Tax in Bands A-D in England have received a £150 Council Tax Rebate ([Read more](#))
- The government has also extended the Household Support Fund until March 2023, providing an extra £421 million of local support in England and £79 million to the Devolved Administrations ([Read more](#))



# Frequently asked questions

The attached factsheet should help you assist – in addition, the following top-level FAQs may answer any questions:

**Q: How do people apply for these Cost of Living Payments?**

A: People do not need to apply for Cost of Living payments. If they are eligible, they will be paid automatically in the same way that they usually receive their benefit or tax credits.

**Q: Will these payments affect other benefits?**

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

**Q: How will people know they are eligible? What are the qualifying dates and requirements?**

A: To be eligible for the second payment, families must have been entitled to a payment (or later found to be entitled to a payment) of either:

- Universal Credit for an assessment period that ended in the period 26 August to 25 September
- Income-based JSA, income-related ESA, Income Support or Pension Credit for any day in the period 26 August 2022 to 25 September 2022
- For tax credit customers – to be eligible for the second payment people must have received a payment, or an annual award of at least £26 for the 22/23 tax year, of tax credits for any day in the period 26 August to 25 September 2022.

**Q: When will the second cost of living payment be paid?**

A: The second payment of £324 will be paid to most people from November 8 until November 23. Eligible people receiving tax credits only will receive their second payment by the end of November in most cases.

**Q: Why are the two amounts, of £326 and £324, slightly different?**

A: This will help people to know they have received both payments and avoid the risk of fraud and duplicate payments.

**Q: What if a customer gets child tax credit and working tax credit?**

A: 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.

**Q: I get additional benefits. Will this affect how much I get?**

A: If you receive tax credits from HMRC or a qualifying low income benefit from DWP, you will receive a Cost of Living Payment from DWP or HMRC. If you also get a qualifying disability benefit, you may receive an additional Disability Cost of Living Payment from DWP.

**Q: Why are tax credits customers getting paid later?**

A: It's possible for customers 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.

**Q: My Universal Credit award was £0 during the qualifying period. Will I still receive a payment?**

A: You will not be eligible for the Cost of Living Payment if your Universal Credit award is determined to be £0 for the qualifying assessment period. This is sometimes called a 'nil award'. Universal Credit households can receive a nil award for various reasons, but the majority are due to the amount of household earnings. Other reasons that can cause or contribute to a nil award include the amount of capital, other income and other benefits. If money has also been deducted from your UC award for other reasons, such as payments of rent to your landlord or for money that you owe, you might still be eligible for a Cost of Living Payment.

**Q: Is it too late to claim Pension Credit and qualify for the second Cost of Living payment?**

A: No - you can backdate a claim for Pension Credit for up to 3 months if you're eligible. But you should claim as soon as possible, and by no later than 18 December to be able to qualify for the 2nd Cost of Living payment.

# Useful links

- Download files to support customers [here](#)
- HMRC Cost Of Living toolkit [here](#)
- [Use the HM Gov benefits checker to find out what you might be entitled to](#)
- [BSL information on YouTube](#)
- Use an independent [benefits calculator](#) to find out what benefits you could get
- [DWP Press Release](#)
- [Cost Of Living Factsheet](#)
- [Cost Of Living campaign website](#)
- You may be able to get other kinds of support, including:
  - help from the Household Support Fund from [your local council](#) in England
  - [Pension Credit calculator](#)
  - [Understanding Universal Credit](#)
  - the [Discretionary Assistance Fund](#) in Wales
  - a [Crisis Grant or Community Care Grant](#) in Scotland
  - [Discretionary Support or a Short-term Benefit Advance](#) in Northern Ireland