# **Cost of Living Payment**

This is guidance on getting an extra payment to help with the cost of living if you’re entitled to certain benefits or tax credits.

## **Applies to England, Scotland and Wales**

* [Guidance for Northern Ireland](https://www.nidirect.gov.uk/articles/cost-living-support)

## Contents

* [Low income benefits and tax credits](https://www.gov.uk/guidance/cost-of-living-payment#low-income-benefits-and-tax-credits)
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* [Pensioner Cost of Living Payment](https://www.gov.uk/guidance/cost-of-living-payment#pensioner-cost-of-living-payment)
* [Other help](https://www.gov.uk/guidance/cost-of-living-payment#other-help)

To get updates if this guidance changes, you can [sign up for email alerts](https://www.gov.uk/email/subscriptions/single-page/new?topic_id=cost-of-living-payment).

**Guidance**

You may be able to get a payment to help with the cost of living if you’re getting certain benefits or tax credits.

You do not need to apply. You’ll be paid automatically.

If you have had a message asking you to apply or contact someone about the payment, [this might be a scam](https://www.gov.uk/report-suspicious-emails-websites-phishing).

If you’re eligible, you’ll be paid automatically in the same way you usually get your benefit or tax credits. This includes if you’re found to be eligible for a Cost of Living Payment or a Disability Cost of Living Payment at a later date.

You could get up to 3 different types of payment depending on your circumstances on a particular date or during a particular period:

* a Cost of Living Payment, if you get a qualifying low income benefit or tax credits
* a Disability Cost of Living Payment, if you get a qualifying disability benefit
* a Pensioner Cost of Living Payment, if you’re entitled to a Winter Fuel Payment for winter 2022 to 2023

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

## **Low income benefits and tax credits**

You may get a payment of £650 paid in 2 lump sums of £326 and £324 if you get payments of any of the following:

* Universal Credit
* income-based Jobseeker’s Allowance (JSA)
* income-related Employment and Support Allowance (ESA)
* Income Support
* Pension Credit
* Child Tax Credit
* Working Tax Credit

You will not get a payment if you get New Style Employment and Support Allowance, contributory Employment and Support Allowance, or New Style Jobseeker’s Allowance, unless you get Universal Credit.

If you have a joint claim with a partner, you will get one payment of £326 and one payment of £324 for your joint claim, if you’re entitled.

### **Universal Credit**

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 Universal Credit for an assessment period that ended in the period 26 April 2022 to 25 May 2022.

We will update this guidance when the government has announced the qualifying dates to get the second payment of £324.

The payment will be made separately from your benefit. It will appear in your bank, building society or credit union account, or on your Payment Exception Service voucher receipt, as ‘DWP Cost of Living’.

#### **Universal Credit ‘nil awards’**

You will not be eligible for the Cost of Living Payment if your earnings reduced your Universal Credit to £0 for the qualifying assessment period. This is sometimes called a ‘nil award’. If money has also been taken off for other reasons (such as payments of rent to your landlord or for money that you owe), you might still be eligible.

### **Income-based JSA, income-based ESA, Income Support and Pension Credit**

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 income-based JSA, income-related ESA, Income Support or Pension Credit for any day in the period 26 April 2022 to 25 May 2022.

We will update this guidance when the government has announced the qualifying dates to get the second payment of £324.

The payment will be made separately from your benefit. It will appear in your bank, building society or credit union account, or on your Payment Exception Service voucher receipt, as ‘DWP Cost of Living’.

### **Tax credits**

To get the first Cost of Living Payment of £326, you must have received, or later receive, for any day in the period 26 April 2022 to 25 May 2022:

* a payment of tax credits
* an annual award of at least £26 of tax credits

We will update this guidance when the government has announced the qualifying dates to get the second payment of £324.

If you get both Child Tax Credit and Working Tax Credit, you will receive a Cost of Living Payment for Child Tax Credit only.

If you get tax credits from HMRC and a low income benefit from DWP, you will get a Cost of Living Payment from DWP only.

### **When you’ll be paid**

|  |  |  |
| --- | --- | --- |
| **Benefit or tax credits** | **Cost of Living Payment** | **When you’ll be paid** |
| Universal Credit | £326 | Between 14 and 31 July 2022 for most people |
|   | £324 | Autumn 2022 |
| Income-based JSA | £326 | Between 14 and 31 July 2022 for most people |
|   | £324 | Autumn 2022 |
| Income-related ESA | £326 | Between 14 and 31 July 2022 for most people |
|   | £324 | Autumn 2022 |
| Income Support | £326 | Between 14 and 31 July 2022 for most people |
|   | £324 | Autumn 2022 |
| Pension Credit | £326 | Between 14 and 31 July 2022 for most people |
|   | £324 | Autumn 2022 |
| Tax Credits | £326 | From autumn 2022 |
|   | £324 | From winter 2022 |

If you had a joint claim between 26 April and 25 May 2022, a single payment of £326 will be sent using the same payment method used between these dates, if you’re eligible.

Your payment might come later, for example if you are awarded a qualifying benefit at a later date or you change the account your benefit or tax credits are paid into. You will still be paid the Cost of Living Payment automatically and do not need to contact DWP or HMRC.

DWP and HMRC are using a computer program to identify those eligible to receive a Cost of Living Payment. If you are not content with this you can contact the office that pays your benefit or tax credits to discuss it.

## **Disability Cost of Living Payment**

You may get a lump sum payment of £150 if you’re getting 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
* War Pension Mobility Supplement

### **Eligibility**

You must have received a payment (or later receive a payment) of one of these qualifying benefits for 25 May 2022 to get the payment.

If you get a qualifying disability benefit from the Ministry of Defence (MOD) and a qualifying disability benefit from DWP, you will get a Disability Cost of Living Payment from DWP only.

### **When you’ll get paid**

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

## **Pensioner Cost of Living Payment**

If you’re entitled to a Winter Fuel Payment for winter 2022 to 2023, you will get an extra £300 for your household paid with your normal payment from November 2022. This is in addition to any Cost of Living Payment you get with your benefit or tax credits.

The full amount of Winter Fuel Payment you will get for winter 2022 to 2023 depends on your circumstances. These amounts are for winter 2022 to 2023 only.

|  |  |  |
| --- | --- | --- |
| **Your circumstances** | **Born between 26 September 1942 and 25 September 1956** | **Born on or before 25 September 1942** |
| You qualify and live alone (or none of the people you live with qualify) | £500 | £600 |
| You qualify and live with someone under 80 who also qualifies | £250 | £350 |
| You qualify and live with someone 80 or over who also qualifies | £250 | £300 |
| You qualify and live with a partner who qualifies, and either of you gets [certain benefits](https://www.gov.uk/winter-fuel-payment/how-much-youll-get#if-you-get-certain-benefits) | £500 - only one of you will get the payment | £600 - only one of you will get the payment |
| You qualify and live with someone (not your partner) who qualifies, and either of you gets [certain benefits](https://www.gov.uk/winter-fuel-payment/how-much-youll-get#if-you-get-certain-benefits) | £500 - you’ll both get the payment | £600 - you’ll both get the payment |
| You qualify, live in a care home and do not get [certain benefits](https://www.gov.uk/winter-fuel-payment/how-much-youll-get#if-you-get-certain-benefits) | £250 | £300 |