

FAQs – Cost of Living Payments

| <u>Question</u> | <u>Answer</u> |
|--|--|
| How do people apply for these Cost of Living Payments? | 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. |
| Will these payments affect other benefits? | These payments are not taxable and will not affect the benefits or tax credits people already receive. |
| How will people know they are eligible? | To get the first Cost of Living Payment of £326, people 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 April 2022 to 25 May 2022 or income-based JSA, income-related ESA, Income Support or Pension Credit for any day in the period 26 April 2022 to 25 May 2022. For Tax Credit customers – To get the first Cost of Living Payment of £326, customers 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. GOV.UK will be updated when the qualifying dates to get the second payment of £324 have been announced by the Government. |
| When will the second cost of living payment be paid? | We will be communicating with customers when payment dates for the second payment of £324 are confirmed, but we expect this to be by the end of September 2022. Eligible customers receiving tax credits only, will receive their second payment in Winter 2022. |
| Why are the two amounts, of £326 and £324, slightly different? | This will help people to know they have received both payments and avoid the risk of fraud and duplicate payments. |
| What if a customer gets 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. |
| I get additional benefits. Will this affect how much I get? | 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. |
| Why are tax credits customers getting paid later? | 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. |

Useful links

- [BSL information on YouTube](#)
- [Use the HM Gov benefits checker to find out what you might be entitled to](#)
- Use an independent [benefits calculator](#) to find out what benefits you could get
- [DWP Press Release](#)
- Independent News Article: [Can I get the £650 cost of living payment?](#)
- [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