

## Cost of living support

If you are struggling with the increased cost of living, you may be able to access support to help with everyday essentials and bills.

Help includes cost of living payments and the Household Support Fund.

### Section One

#### *Cost of living payments – 2022/23*

Recipients of certain benefits are entitled to help with the escalating cost of living.

##### **Disability Cost of Living Payment**

If you receive a disability benefit you should have automatically received a one-off payment of £150 from 20 September 2022. Qualifying benefits are:

- Disability Living Allowance
- Personal Independence Payment
- Attendance Allowance
- Armed Forces Independence Payment
- Constant Attendance Allowance
- War Pension Mobility Supplement

To qualify you must have applied for, or been in receipt of, one of these benefits on 25 May 2022.

##### **Low income benefits**

If you receive means-tested benefits, the government supplied a payment of £650, payable in two instalments.

Qualifying benefits are:

- Universal Credit
- Pension Credit
- Working Tax Credit
- Child Tax Credit
- Income-based Jobseekers Allowance
- Income-related Employment and Support Allowance
- Income Support

## **Universal Credit**

You were eligible for the first Cost of Living Payment of £326 if you were 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.

You were eligible for the second Cost of Living Payment of £324 if you were 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 August 2022 to 25 September 2022.

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

You were eligible for the first Cost of Living Payment of £326 if you were 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.

You were eligible for the second Cost of Living Payment of £324 if you were 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 August 2022 to 25 September 2022.

2022 payments dates for low income benefits were:

- £326 - Between 14 and 31 July 2022 for most people
- £326 - Between 8 and 23 November 2022 for most people

## **Tax credits**

You were eligible for the first Cost of Living Payment of £326 if you received, or later receive, for any day in the period 26 April 2022 to 25 May 2022 either:

- a payment of tax credits for the tax year 2022 to 2023
- an annual award of at least £26 of tax credits for the tax year 2022 to 2023

You were eligible for the second Cost of Living Payment of £324 if you received, or later receive, for any day in the period 26 August 2022 to 25 September 2022 either:

- a payment of tax credits for the tax year 2022 to 2023
- an annual award of at least £26 of tax credits for the tax year 2022 to 2023

If you were getting both Child Tax Credit and Working Tax Credit, you will receive a Cost of Living Payment for Child Tax Credit only, which will be paid by HMRC.

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

2022 payments dates for tax credits were:

- £326 - Between 2 and 7 September 2022 for most people
- £326 - Between 23 and 30 November 2022 for most people

## **Pensioner Cost of Living Payment**

For anyone over State Pension age in receipt of Winter Fuel Payments, a payment of £150 or £300 was payable at the same time as the Winter Fuel Payment.

If you or the person you live with, receives Pension Credit, income-related Employment & Support Allowance or income-based Jobseekers Allowance, you should have received a £300 payment.

If you do not receive one of these benefits, you should have received £150.00.

**Anyone that qualified for support payments but did not receive them should contact the benefit paying department as soon as possible.**

## **Section Two**

### ***Cost of living payments 2023/24***

The government has now announced a new range of support payments from Spring 2023.

Those on means-tested benefits as listed above, will receive £900 which will be paid direct to your bank account in three payments over the financial year (April-March).

A separate payment of £150 will be paid to anyone in receipt of a disability benefit.

Pensioners will receive an additional £300 on top of their Winter Fuel Payments.

Although payment dates are to be announced closer to the time, they are expected to be as follows:

- £301 – First Cost of Living Payment – during Spring 2023
- £150 – Disability Payment – during Summer 2023
- £300 – Second Cost of Living Payment – during Autumn 2023
- £300 – Pensioner Payment – during Winter 2023/4
- £299 – Third Cost of Living Payment – during Spring 2024

## **Section Three – Other support**

### ***Energy Bills Support Scheme***

The government is contributing £400 to every household through the Energy Bills Support Scheme. This does not have to be claimed and you will not be required to pay it back. This will

be paid in 6 instalments from October 2022. You should check with your energy supplier as to how they are working the scheme.

## ***Energy Price Guarantee***

The government introduced the Energy Price Guarantee on 8th September 2022. This places a limit on the rates your supplier can charge for most households and applies to households in Great Britain. It is expected a typical household will pay no more than £2500 per year for their energy.

This will automatically apply to all energy tariffs and began on 1 October 2022.

The Energy Price Guarantee will no longer rise to £3,000 from April 2023. The chancellor confirmed in the Spring Budget that the existing cap will remain in place for a further three months.

## ***Warm Home Discount Scheme***

You could get £150 off your electricity bill for winter 2022 to 2023 under the Warm Home Discount Scheme.

The money is not paid to you - it's a one-off discount on your electricity bill, between October 2022 and March 2023.

You may be able to get the discount on your gas bill instead if your supplier provides you with both gas and electricity and you're eligible. Contact your supplier to find out.

If you live in England and Wales, you qualify if you either:

- get the Guarantee Credit element of Pension Credit
- are on a low income and have high energy costs

If you live in Scotland, you qualify if you either:

- get the Guarantee Credit element of Pension Credit
- are on a low income and meet your energy supplier's criteria for the scheme

The Warm Home Discount scheme is not available in Northern Ireland.