



UK Government

# Communicating Help for Households and Cost of Living

February 2024 Payments – Stakeholder toolkit,  
including:

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- social media copy and link to assets in English and Welsh
- newsletter copy, and FAQs
- link to printable poster
- link to Easy Read assets
- link to BSL YouTube video

**Help for  
Households**

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

# Toolkit contents

## **This toolkit provides details on:**

- the different payments
- payment timings
- eligibility for payments
- how you can support your customers

## Cost of Living Payments schedule

<b>Which payment?</b>	<b>How much?</b>	<b>When</b>	<b>Status</b>
First 2023/24 Cost of Living Payment	£301	Between 25 April and 17 May 2023	Paid
2023 Cost of Living Disability Payment	£150	Between 20 June and 4 July 2023	Paid
Second 2023/24 Cost of Living Payment	£300	Between 31 October and 19 November 2023	Paid
2023 Cost of Living Pensioner Payment	£300	Between November and December 2023	Paid
Third 2023/24 Cost of Living Payment	£299	Between 6 and 22 February	Pending

# Newsletter copy

**Newsletter copy:** This is for you to include in your own channels to members of the public.

Millions of people on means-tested benefits will receive the third of 3 Cost of Living Payments, which taken together, could total up to £900 over this financial year 2023-2024.

The first 2023 payment of £301 was paid between 25 April and 17 May, the second payment of £300 was paid between 31 October and 19 November and the third payment of £299 will be paid between 6 and 22 February.

The payment is for people on a qualifying means-tested benefit, who were entitled to payment during the qualifying period 13 November to 12 December 2023, or a payment for an assessment period ending within the qualifying period. The qualifying benefits include: Universal Credit, Pension Credit, income-based Jobseeker's Allowance (JSA), income-related Employment and Support Allowance (ESA), Income Support, and tax credits: Child Tax Credit and Working Tax Credit.

The Cost of Living Payment will be paid automatically, meaning those eligible do not need to apply or contact DWP or HMRC. It will be paid separately to benefit payments and the reference will appear in accounts with the account holder's National Insurance number and 'DWP COL'. For tax credit-only customers, the reference will appear in accounts as 'HMRC COLS', referencing Cost of Living Support.

To be eligible for this payment, you 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 on or within the period 13 November to 12 December 2023.
- Income based JSA, income related ESA, Income Support, or Pension Credit, for any day in the period 13 November to 12 December 2023.
- For tax credit-only customers, they must have received a payment of tax credits any day in the period 13 November to 12 December 2023.

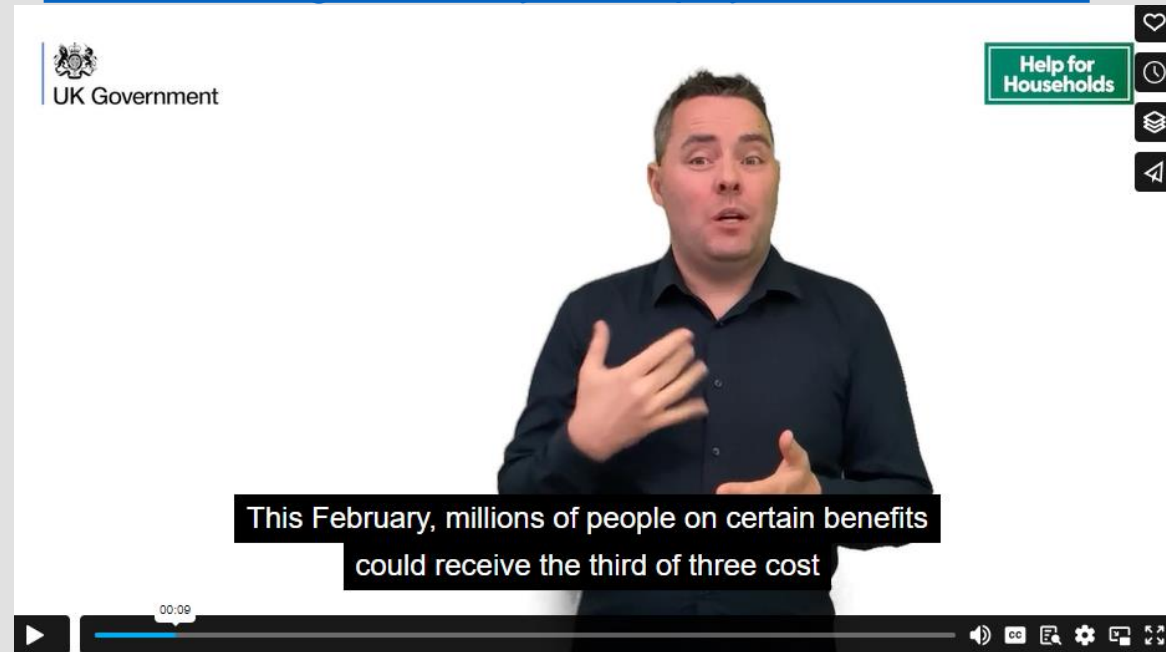
Find out more about the range of government support with the cost of living at [Help for Households](#)

# Accessible products

## Easy read / BSL video






## [Cost of Living February 2024 payment - YouTube](#)



Click here to download the Easy Read and view the BSL video [Communicating Cost of Living Payments](#)

# Social media assets for stakeholders to use in their channels

Images	Supporting copy to be used
	<p>(Animated Asset) Find out more about government help with the cost of living, including help with childcare costs and other support with your income.</p> <p><a href="#">Help for Households</a></p>
	<p>(Static Asset) If you claim certain benefits, including tax credits, you could automatically receive an extra £299 Cost of Living Payment.</p> <p><a href="#">Help for Households</a></p>
	<p>(Static Asset) Help is available for millions of households with the cost of living. Check what benefits and financial support you could get.</p> <p><a href="#">Help for Households</a></p>

Click here to download the poster and social assets [Communicating Cost of Living Payments](#)

# Posters for stakeholders

## Posters in English and Welsh



UK Government

Help for Households

**There is more help for millions of households**

Support is available for the cost of living, including help with paying for childcare, support with your income, and if you're eligible, extra **Cost of Living Payments**.

Find out more at [gov.uk/helpforhouseholds](https://gov.uk/helpforhouseholds)



Llywodraeth y DU

Help i Gartrefi

**Mae mwy o help ar gael i filiynau o gartrefi**

Mae **cymorth ar gael** ar gyfer costau byw, gan gynnwys help gyda **thalu am ofal plant, cymorth gyda'ch incwm**, ac os ydych yn gymwys, **Taliadau Costau Byw** ychwanegol.

Darganfyddwch fwy yn [gov.uk/helpforhouseholds](https://gov.uk/helpforhouseholds)



UK Government

Help for Households

**There is more help for millions of households**

A **Cost of Living Payment** of **£299** will be made automatically this **February** if you're eligible.

Check payment dates at [gov.uk/helpforhouseholds](https://gov.uk/helpforhouseholds)



Llywodraeth y DU

Help i Gartrefi

**Mae mwy o help ar gael i filiynau o gartrefi**

Bydd **Taliad Costau Byw** o **£299** yn cael ei wneud yn awtomatig ym mis **Chwefror** eleni os ydych yn gymwys.

Edrychwch ar ddyddiadau talu yn [gov.uk/helpforhouseholds](https://gov.uk/helpforhouseholds)

Click here to download the poster and social assets [Communicating Cost of Living Payments](#)



# Frequently asked questions

## **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 Universal Credit 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 for me to claim Pension Credit and qualify for the second Cost of Living Payment?**

A: The DWP continues to encourage low-income pensioners not already getting Pension Credit to check their eligibility. Due to Pension Credit backdating rules, you could still qualify for the third Cost of Living Payment due February 2024 if you make a successful backdated application by 5 March 2024

## **Q: Why haven't I received a Cost of Living Payment?**

A: There are a number of reasons why you might not qualify for a payment, including:

- A. You did not receive a qualifying benefit payment within the qualifying period (or for an assessment period ending in the qualifying period)
- B. A backdating decision is yet to be made.
- C. You have separated from a partner with whom there was a joint benefit claim after the qualifying period – the payment will be made to the original bank account.
- D. You have received a sanction but not receiving a hardship payment in the following month after the qualifying period.
- E. Your Earnings, Capital, Income or other benefits have reduced a benefit payment to a Nil award
- F. You are in receipt of Contributory Based ESA or JSA.

## **Q: How do I report a missing Cost of Living Payment?**

A: From 23 February 2024 [a missing payment contact form](#) will be available on gov.uk. This form will be available for a few weeks following the payment period for the £299 payment. The form will then be updated to advise you on how to report any further missing payments.

Retrospective exercises take place to allow DWP to pay these cases automatically for anyone who has not contacted DWP, but claimants can request these payments are made as well.

## **Q. I want to change the bank account that my regular benefit is paid into. Could this delay my Cost of Living Payment?**

To make Cost of Living Payments, bank details are collected in advance of payments being made to allow for the payments to start being processed. If you change your account after the 28 January 2024 your payment may be affected:

- A. If the Cost of Living payment is sent to an account which has been closed, the payment will be sent back to DWP and this will have to be reissued to the new account. In some circumstances, the new bank account details have to be verified with you. The face-to-face verification process and the reissuing process could delay the payment being made to you.
- B. If the account you have switched from is still open, the Cost of Living Payment may have been made to your previous account. You should check this account before contacting DWP.



# Frequently asked questions continued

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

A: You do not need to apply for Cost of Living payments. If you're eligible, you will be paid automatically in the same way that you usually receive your 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 you already receive.

## **Q: Why are the qualifying dates released after the dates have passed?**

A: Qualifying dates are announced after they have passed to minimise the risk of fraud and work disincentives. When we're able to announce them, qualifying dates are published on gov.uk.

## **Q: How will I know if I'm eligible? What are the qualifying dates and requirements?**

A: To be eligible for this £299 payment, you 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 13 November to 12 December 2023 or;
- Income-based JSA, income-related ESA or Income Support or Pension Credit for any day in the period 13 November to 12 December 2023.
- For tax credit customers to be eligible for the payment, you must have received a payment of tax credits for any day in the period 13 November to 12 December 2023.

## **Q: What if I get 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 which will be paid by HMRC.

## **Q: Who will pay me if I get tax credits from HMRC and a low income benefit from DWP?**

A: If you receive tax credits from HMRC and a qualifying low-income benefit from DWP, you will usually be paid your Cost of Living Payment by DWP only.

# Help for Households - what people need to know

- Millions of people on means-tested benefits will receive the third of 3 Cost of Living Payments, which taken together, could total up to £900 over 2023-2024. This payment is in addition to the means-tested payments paid in 2022, which were worth up to £650.
- This includes all eligible households receiving the following benefits: Universal Credit, Pension Credit, Income-based Jobseekers Allowance, Income-related Employment and Support Allowance, Income Support, Working Tax Credit and Child Tax Credit.
- The third payment of £299 is due to be made between 6 and 22 February 2024.
- Payments will be made separately from benefits and automatically via usual payment methods – people do not need to contact DWP or HMRC or apply for the payment.
- Those who are eligible for the £299 Cost of Living Payment solely through tax credits and are not eligible through DWP means-tested benefits, will be paid by HMRC.
- The Department for Work and Pensions continues to encourage low-income pensioners not already getting Pension Credit to check their eligibility. Due to Pension Credit backdating rules, they could still qualify for the third payment if they make a successful backdated application by 5 March 2024.

# Useful links for stakeholders to share with DWP customers

## Other helpful information for customers:

- Find out more about the range of government support with the cost of living at [Help for Households](#)
- Link to the [gov.uk guidance page](#) about the Cost of Living Payments
- Use the [HM Gov benefits checker to find out what you might be entitled to](#)
- BSL information on YouTube: [Cost of Living – YouTube](#).
- Use an independent [benefits calculator](#) to find out what benefits you could get

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

- Help from the Household Support Fund from [your local council](#) in England
- 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