

# Millions of Britons to receive £324 in their bank accounts from today to help with cost of living

Millions of Britons on low incomes will start receiving £324 into their bank accounts today to help them through the cost of living crisis.

The payments are the second part of a £650 sum being paid out to people receiving benefits such as Universal Credit, income-based jobseeker's allowance (JSA), income-related employment and support allowance (ESA), income support, pension credit, child tax credit and working tax credit.

Those eligible do not need to do anything to receive the payment, and there are warnings that scammers are exploiting the crisis with texts or emails inviting them to make an application.

The Department for Work and Pensions will never ask for your personal details by text message or email.

The payment reference on recipients' bank accounts will be their national insurance number, followed by "DWP COL". For HMRC recipients, the payment reference will be "HMRC COLS".

Payments of £326 have previously been made, and this second cost-of-living payment should arrive before 23 November.

A small minority of delayed payments

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Eligible households receiving tax credits and no other means-tested benefits will get their second cost of living payment from 23 November and should receive it by 30 November.

The DWP said that – in a small minority of complex

circumstances – it may pay some households after 23 November.

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The government's support package also includes a £400 discount on energy bills that is being paid in monthly instalments to domestic energy customers between now and March.

A £300 addition to Winter Fuel Payments will go to over eight million pensioner households over the winter.

### **The estimated numbers of families eligible for the means-tested benefit cost-of-living payments by region**

London, 1,224,000

South West, 580,000

South East, 846,000

Eastern England, 627,000

West Midlands, 792,000

East Midlands, 551,000

North West, 1,048,000

North East, 397,000

Yorkshire and the Humber, 722,000

Wales, 426,000

Scotland, 689,000

Northern Ireland, 309,000

(Data from the DWP)

'We can't completely protect people'

Chancellor Jeremy Hunt said: “We’ve taken decisive action to hold down energy bills this winter, and provided hundreds of pounds of cash support for each vulnerable household.

“As part of that support, over eight million vulnerable households – almost a quarter of families in the UK – will automatically receive a second cost of living payment worth £324 in their bank account from today.

“And while we can’t completely protect people from rising prices, my priority at the upcoming autumn statement will be to protect the poorest in society as we take the tough decisions necessary to fix our public finances.”

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Those eligible will generally have been claiming and entitled to a payment between 26 August and 25 September, with the exception of pensioner households, who may be able to have a new pension credit claim backdated.

They have until December 18 to submit a valid claim for pension credit, which could entitle them to the £324 cost-of-living payment.

People can check their eligibility for pension credit using an online calculator or by calling a freephone claim line (0800 99 1234).