



UK Government

Help for
Households



There is help for millions of households with the cost of living

With more than **40 schemes** to help with the cost of living, discover what **support is available** for you at [gov.uk/helpforhouseholds](https://www.gov.uk/helpforhouseholds)

If you live in Scotland, Wales or Northern Ireland eligibility criteria may vary, and there may be different or additional help available.



Scan to
find out more

Discover the support available

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✓ Cost of Living Payments

Households on certain means-tested benefits can get **Cost of Living Payments**. Those who are eligible for an automatic payment will be paid **£300 in Autumn 2023** and they could also get another payment of **£299 by Spring 2024**. **Pensioner households** will also receive **£300**, which will be paid as a top up to those eligible for the Winter Fuel Payment. Those on certain disability benefits were also paid the **Disability Cost of Living Payment** over the summer.

✓ Household costs

Many providers are offering **cheaper broadband** and **mobile phone packages** for people claiming certain benefits. Some deals are as low as £10 per month. The government-funded **Household Support Fund** can also help with the costs of essentials in England, and there's additional **financial support with Council Tax and Water bills**.

✓ Financial support

Those on a low income, out of work or unable to work, could be eligible for **Universal Credit to help with living costs**. People over the **State Pension Age** could get extra money through **Pension Credit**, even if they have savings or own their own home.

Childcare support is expanding

Parents can get affordable, high-quality childcare to ensure that children get a great start in life.

Support is already available through **Tax-Free Childcare**, which can be used to help pay for out-of-school clubs, as well as **15 or 30 hours of childcare*** for nurseries or childminders.

Parents on **Universal Credit** can also **claim back up to 85% of their childcare costs**, with eligible parents now also able to get **extra help with their costs upfront** when they move into work or increase their hours. Working parents on Universal Credit can now get more for their monthly childcare costs. This could be up to **£951 a month for 1 child**, or **up to £1,630 for 2 or more children**.

Visit [childcarechoices.gov.uk](https://www.childcarechoices.gov.uk) to find out more about childcare support you could be eligible for now and in the future.

*Available in England only.

And from **April 2024**, the government is **increasing childcare and early education support for working parents in England** as part of the biggest expansion to childcare ever. Eligible **working parents** with a **2-year-old** (who turns 2 before 31 March 2024) could get **15 hours a week** in the first phase of this expansion.

From APR 2024	From SEPT 2024	From SEPT 2025
For eligible working families in England Each parent earning less than £100,000/year		
<ul style="list-style-type: none">• With a 2-year-old child	<ul style="list-style-type: none">• With a child between 9 and 23 months old	<ul style="list-style-type: none">• With a child between 9 and 23 months old
<ul style="list-style-type: none">• 15 hours of childcare or early education for 38 weeks	<ul style="list-style-type: none">• 15 hours of childcare or early education for 38 weeks	<ul style="list-style-type: none">• 30 hours of childcare or early education for 38 weeks
<ul style="list-style-type: none">• A total of 570 hours per year, that you can use flexibly with one or more childcare providers	<ul style="list-style-type: none">• A total of 570 hours per year, that you can use flexibly with one or more childcare providers	<ul style="list-style-type: none">• A total of 1,140 hours per year, that you can use flexibly with one or more childcare providers

Get set to save on energy bills this winter

Go to [gov.uk/saveenergy](https://www.gov.uk/saveenergy) for more helpful tips

There are lots of things you can do to save money on your energy bills.

Make sure **your home is ready for the colder winter months** by ensuring your heating system is running efficiently:

- ✔ **Reduce your boiler flow temperature** and save up to £60 per year.
- ✔ **Bleeding your radiators** could make your home warmer and reduce your energy bills.
- ✔ **Get your boiler serviced** to help save you money on future costly repairs.

Follow our helpful tips on easy, effective ways to conserve energy in your household. These **small, easy actions** could add up to **big savings on your energy bills**:

- ✔ **Heat the rooms you're in** and turn down the radiators in unused rooms and you could save up to £50 per year.
- ✔ **Install an energy efficient showerhead** and save up to £40 per year.
- ✔ **Reduce your washing machine temperature** and save up to £20 per year.



Warm Home Discount

This winter around **3 million low-income households** will receive **£150 directly off their energy bills**.

For more information and to see if you are eligible, go on **GOV.UK** and search **Warm Home Discount**.