

North East Scotland Advice Forum is a local network for people working in advice services to share information and experiences. The Forum meets quarterly throughout the year.

## August 2024 Newsletter

If you would like an article included in the next bulletin, please contact [admin@nesaf.co.uk](mailto:admin@nesaf.co.uk)



The screenshot shows the website header with the logo and navigation links: Home, Info, News, Events, Message Board, and a Sign up button. The main banner features a scenic view of a castle on a cliff with the text 'North East Scotland Advice Forum'. Below the banner are two promotional cards: one for a £300 Cost of Living Payment and another for a Job Start Payment. At the bottom, there is a sign-up link and a list of previous benefit bulletins.

Sign up for latest news and information at [www.nesaf.co.uk/contact/](http://www.nesaf.co.uk/contact/)

### View previous Benefit Bulletins:

- [July 2024 Benefit Bulletin](#)
- [June 2024 Benefit Bulletin](#)
- [May 2024 Benefit Bulletin](#)
- [April 2024 Benefit Bulletin](#)
- [March 2024 Benefit Bulletin](#)
- [February 2024 Benefit Bulletin](#)
- [January 2024 Benefit Bulletin](#)
- [December 2023 Benefit Bulletin](#)

## Benefit calculator

Our benefits calculator will help you find out what benefits you can claim.

The calculator is free to use, and the details you provide are anonymous.

Before you start, make sure you have information about your savings, income, pensions and existing benefits (for you and your partner).

If you run out of time, you can save your calculation and come back to it later, and pick up right where you left off.

⇒ *Should take 10 minutes to complete*

⇒ *Please complete all fields with an asterisk(\*)*

[START >>>](#)



## Designing in dignity: The scottish campaign on rights to social security's vision for uk government 2024



The Scottish campaign on rights to social security (formerly Scottish campaign on welfare reform) was formed in 2006 to highlight the concerns of a diverse coalition of organisations in Scotland about the then uk government's welfare reform proposals. Since then, the coalition has informed debates on changes to both uk and Scottish government policy and directly influenced the development of the Scottish social security system.

Read the report [HERE](#)

## Date for your diary



**Quarterly Advice Forum Meeting**  
**2nd October 10:00 to 12:00**

We shall hopefully have speakers from [ACVO's Cash First Network](#) for Aberdeen and Aberdeenshire.

The Scottish Government pilot - "[Cash-First: Towards Ending the Need for Food Banks in Scotland](#)" - sets out a human rights approach to tackling food insecurity.

## New ministerial taskforce to begin work on the Child Poverty Strategy

The Prime Minister has appointed the Work and Pensions Secretary and the Education Secretary as the joint leads of a new ministerial taskforce to begin work on the Child Poverty Strategy.

A new Child Poverty Unit in the Cabinet Office - bringing together expert officials from across government as well as external experts - will report into the taskforce. The new unit will explore how we can use all the available levers we have across government to create an ambitious strategy.

Recognising the wide-ranging causes of child poverty, Secretaries of State from across government will take part in this work.

In the immediate term, the taskforce is expected to consider how we can use levers related to household income as well as employment, housing, children's health, childcare and education to improve children's experiences and chances at life.

[Read the press release](#)

## Move to Universal Credit if you get a Migration Notice letter

updated 23 July 2024

As one or more of your benefits will be ending soon, you need to move to Universal Credit.

Contents

- [Only read this guidance if you get a Migration Notice letter](#)
- [Benefits that are ending](#)
- [When you need to apply](#)
- [Eligibility rules for claiming](#)
- [Work Capability Assessments](#)
- [What you'll get](#)
- [Claiming after your deadline](#)
- [How to claim Universal Credit](#)
- [Apply for Universal Credit online](#)
- [How you're paid](#)
- [Your responsibilities](#)
- [Support](#)

[www.gov.uk/guidance/tax-credits-and-some-benefits-are-ending-move-to-universal-credit#only-read-this-guidance-if-you-get-a-migration-notice-letter](https://www.gov.uk/guidance/tax-credits-and-some-benefits-are-ending-move-to-universal-credit#only-read-this-guidance-if-you-get-a-migration-notice-letter)

## 1,500 Job Centre strike amid potential minimum wage

Monday 29 July 2024

The guards - employed by private outsourcing giant G4S - will walk out from Monday 29 July – Saturday 3 August across the UK.

The workers do a difficult, dangerous job and 90 per cent of them are paid just the minimum wage.

With G4S insisting on unpaid training at home, GMB believes the company is in breach of National Minimum Wage laws and the Modern Slavery Act – and has submitted a collective grievance to that effect.

[www.gmb.org.uk/news/1,500-job-centre-strike-amid-potential-minimum-wage-and-slavery-breaches](https://www.gmb.org.uk/news/1,500-job-centre-strike-amid-potential-minimum-wage-and-slavery-breaches)

## Granting permission in Universal Credit

Department highlights that agents can now save details relating to the consent, which can last up to six months, direct onto the claimant's account

The DWP has set out improvements it is making to the universal credit explicit consent process whereby a third party can contact the Department on behalf of a claimant.

The DWP advises that, where a claimant makes a request to authorise a third party to act on their behalf – which may be on the phone, face-to-face or via the journal – the agent is prompted to record:

- whether the third party is a friend/family or an organisation;
- the name of the representative (although the DWP confirms that there can be flexibility where the name of the representative might change from one contact to another);
- where appropriate, the organisation the representative works for;
- what information can be shared and why it needs to be shared; and
- how long the explicit consent will last (up to a maximum of six months although this can be renewed).

Once submitted, a banner appears on the claimant's account advising the agent –

*'This claimant has given explicit consent. You should check who you are allowed to speak to and what information you can share.'*

In order to verify a representative who is contacting the Department, the agent will ask for –

- the claimant's name and date of birth; and
- what information can be shared and for what purpose.

### Granting permission in Universal Credit

## Compensation for injury to feelings is not 'compensation for personal injury' that can be disregarded as capital in the calculation of Universal Credit

**DR v Secretary of State for Work and Pensions (Universal Credit): [2024] UKUT 196 (AAC)**  
Published 23 July 2024

Read the full decision in [UA-2023-000712-USTA](#).

### Judicial Summary

Universal Credit - capital disregards - payment made by former employer to settle employment tribunal proceedings - payment included sum to compensate for injury to feelings for alleged discrimination - sum not paid "in consequence of a personal injury to that person" (regulation 75) - inappropriate use of 'case closed' terminology by Department for Work and Pensions staff not material to outcome of appeal

## £6 Billion in Universal Credit overpayments

### DWP annual report and accounts 2023 to 2024

Issues highlighted include that more than £9 billion of benefits were overpaid in 2023/2024, with two thirds of all overpayments by value relating to universal credit

<https://www.gov.uk/government/publications/dwp-annual-report-and-accounts-2023-to-2024>



## Upper Tribunal for Scotland Decision

{2024} UT 46

The Respondent submitted an application for Adult Disability Payment. By Notice of Determination the Appellant made no award of ADP to the Respondent. The Respondent then appealed to the First Tier Tribunal. Following a hearing the FTS set aside the redetermination decision and substituted its own decision that the Respondent was entitled to ADP with a daily living component at the standard rate, and a mobility component at the enhanced rate.

Social Security Scotland appealed against the First Tier Tribunal decision to the Upper Tribunal for Scotland on the grounds that its reasons for awarding points were flawed

Social Security Scotland submitted that the tribunal erred in law by failing to identify any physical or mental condition to account for the difficulties the claimant had with reading and writing.

in [PW v. SSWP \[2023\] ULUT 121 \(AAC\)](#), Upper Tribunal Judge Jacobs noted (para 10) that it is not necessary for a claimant to have a diagnosis of a particular condition in order to qualify for PIP, albeit that if a diagnosis exists it may be something to which regard can be had.

In conclusion, it was determined that the Tribunal was correct to find that claimant's reading and writing difficulties fell within the terms of several ADP descriptors and had a causal connection to a 'physical or mental condition'

[Social Security Scotland v AM](#)

**Lord Fairley summarises how guidance from PIP cases can be applied to the corresponding provisions under ADP Regulations**

## Help to inform the work of the Independent Review of Adult Disability Payment

Sign-up to attend a consultation event

<https://www.gov.scot/groups/adult-disability-payment-independent-review>

**The consultation and call for evidence are open until 23 August 2024**

Spaces are limited at each event and we recommend booking your place early:

- Edinburgh (1 August 2024, 11:30 – 14:30)
- Stirling (5 August 2024, 10:30 – 13:30)
- Dundee (8 August 2024, 11:30 – 14:30)
- Cowdenbeath (12 August 2024, 15:15 – 17:15)
- Perth (14 August 2024, 14:30 – 17:00)
- Glasgow (19 August 2024, 11:30 – 14:30)
- Inverness (21 August 2024, 11:30 – 14:30)
- Aberdeen (22 August 2024, 11:30 – 14:30)

<https://mailchi.mp/b5256d205bf4/sign-up-to-attend-a-consultation-event?e=1fbd4168b6>

### About the Independent Review

Edel Harris was asked by the Scottish Government to lead the Independent Review of Adult Disability Payment in February 2024. The Independent Review will make recommendations to ensure that Adult Disability Payment meets the needs of disabled people.

[Visit the Independent Review website.](#)



Social Security Scotland  
Tèarainteachd Shòisealta Alba



## School's out for summer: families urged to cash-in on Scottish benefits

As children across Scotland leave the school gates to enjoy their summer holidays, we are asking families to check what financial support they are entitled to.

The costs of raising kids - like paying for clothes when it seems like they never stop growing, doing the weekly food shop or taking them to swimming lessons - can soon add up.

We know families can face increased costs over the school holidays when they might need to pay for more childcare and out of school activities than normal.

As the summer holidays get underway, we are asking people to help us spread the word about our five family payments across their networks and social media channels. We have [posters, leaflets and social media posts available to download, or order, for free](#).

Some people might not think they are eligible for payments because they are working. People in work, whether part-time or full-time, can also receive many of the payments delivered by Social Security Scotland including those designed to help families on low incomes.

In Scotland, around one in three people getting Universal Credit are in work, and Universal Credit is one of the qualifying benefits for getting Scottish Child Payment, Best Start Foods and the three Best Start Grants.

Younger parents under 18 do not need to be getting a qualifying benefit to access our Best Start Foods or Best Start Grant. This is the same for people who are 18 or 19 and dependent on someone getting benefits for them.

Payments available for families include:

- [Scottish Child Payment](#) – over £100 every four weeks to help towards the costs of looking after each child under 16
- [Best Start Grant Pregnancy and Baby Payment](#) – one off payment of up to £754.65 after 24 weeks of pregnancy up until a baby turns 6 months
- [Best Start Grant Early Learning Payment](#) – one off payment of £314.45 to help with the costs of early learning when a child is between two and three years and six months
- [Best Start Grant School Age Payment](#) – one off payment of £314.45 to help with the costs of starting school when a child is first old enough to start primary one
- [Best Start Foods](#) – up to £42.40 every four weeks from pregnancy up to when a child turns three to help buy healthy food.

Parents, carers and guardians can get more information at [mygov.scot/fivefamilypayments](https://mygov.scot/fivefamilypayments) or by calling us free on **0800 182 2222**.

Extra help to pay for school clothes is also available through local councils. Parents and carers can usually apply for a 'school clothing grant' from July. Find out more at [Help with school clothing costs](#).





## End of the Line for Bill Proposing to Allow Regular Checks on Claimant Bank Accounts

**The Data Protection and Digital Information Bill** is one of several Bills to fall due to ‘prorogation’ of Parliament. Prorogation is when a session of parliament is discontinued, in this instance it was discontinued due to the announcement of the general election.

Included in the Bill were powers for the DWP to carry out regular checks on the bank accounts of benefit claimants. When introducing the Bill, Secretary of State Mel Stride had stated that the amendments would allow:

*‘... regular checks to be carried out on the bank accounts held by benefit claimants to spot increases in their savings which push them over the benefit eligibility threshold, or when people spend more time overseas than the benefit rules allow for. This will help identify fraud [and] take action more quickly. To make sure that privacy concerns are at the heart of these new measures, only a minimum amount of data will be accessed and only in instances which show a potential risk of fraud and error.’*

Without any further legislation, it remains the case that the government can only carry out checks on bank accounts where fraud is already suspected.

Other Bills to fall were the Renters (Reform) Bill, Criminal Justice Bill, Housing Act (Amendment) Bill, State Pension Age (Compensation) Bill, Employment and Trade Union Rights (Dismissal and Re-engagement) Bill and the Workforce (Information on Ethnicity) Bill.

## Carers UK to present Carer’s Allowance overpayments report to Minister detailing the experiences of unpaid carers



**Press releases** 29 July 2024

- Carers UK report is a dossier showing widespread evidence of the shocking impact Carer’s Allowance overpayments are having on carers’ lives and their ability to do paid work.
- Nearly 140 carers disclosed to Carers UK that they had been asked to pay back money after receiving an overpayment.
- Carers UK and unpaid carers will ask for swift action from the Government in a meeting with Sir Stephen Timms MP, Minister at the Department for Work and Pensions.

Unpaid carers will share the devastating impact of Carer’s Allowance overpayments on their lives in a report due to be handed to Sir Stephen Timms, the new Minister for Social Security and Disability at the Department for Work and Pensions (DWP) on Monday 29th July.

The new report is calling for swift action to prevent unpaid carers unwittingly building up huge debts after going over the earnings limit, which is causing financial hardship, anxiety and ill-health for unpaid carers.

Carer’s Allowance is the main benefit paid to carers who are unable to work full-time because of their caring responsibilities for disabled or ill people. Carers who are in receipt of Carer’s Allowance must not earn more than £151 per week (2024/25) after deductions. If a carer goes over this amount, even by a few pence, they lose their Carer’s Allowance entitlement and must repay the full amount at £81.90 per week.

**[www.carersuk.org/press-releases/carers-uk-to-present-carer-s-allowance-overpayments-report-to-minister-detailing-the-experiences-of-unpaid-carers/](http://www.carersuk.org/press-releases/carers-uk-to-present-carer-s-allowance-overpayments-report-to-minister-detailing-the-experiences-of-unpaid-carers/)**



## Rethinking conditionality to support more people into better jobs

BY [TOM POLLARD](#) 23 JULY 2024

**Conditionality** – the requirements placed on people on work-related benefits – is often presented as both necessary, to limit the time people spend on benefits, and popular with the public.

This report, however, argues that increasingly strict and prescriptive conditionality is driving perverse outcomes and is neither understood by the public nor aligned with how they think people should be treated.

Based on a comprehensive suite of research – deliberative workshops with people with experience of the current system, discussions with employment support professionals, and detailed exploration of public opinion – we set out the case for an alternative approach that would better balance support and accountability, to improve experiences and outcomes while retaining public support.

### Key recommendations

Our research clearly suggests that strict and prescriptive conditionality is not only ineffective but is often actively harmful to experiences and outcomes. Meanwhile, although the public wants some mechanism of accountability in the system, they support an approach that prioritises positive engagement over a focus on tightly policing the rules to ensure compliance.

We recommend ending the most strict and prescriptive aspects of the current approach to conditionality, such as a specified number of hours per week of job search and the requirement to apply for and accept any job recommended by a work coach.

We also call for more comprehensive reform to be trialled with people starting on universal credit who would be subject to full conditionality. This approach would look to maximise genuine engagement with support and would only resort to conditionality as a backstop:

- During an initial period (we suggest three months), work coaches would look to engage with people voluntarily, with a focus on understanding their experiences, skills, aspirations, and barriers and building an effective working relationship.
- Support should be flexible and built around a genuinely co-produced plan, which sets out mutual expectations between the work coach and the person they are supporting, but not prescriptive requirements to be monitored and enforced.
- If, after an initial period of attempted voluntary engagement, there is no evidence of activity or progress, a work coach could request a review as to whether more prescriptive conditionality is required. Additional barriers such as disabilities, health conditions, and caring responsibilities should exempt people from this.
- If more specific requirements are set but not met, a warning and another review should occur before any sanctions are imposed. Sanctions should never take a household below a minimum level of income necessary for them to meet their essential costs. Sanctions should also be refundable if someone reengages.

This approach would shift the system away from a starting question of “How much conditionality is it reasonable to place on this person?” to one of “How can we most effectively engage with and support this person?”.

Our research suggests that this could hugely improve people’s experience of and commitment to employment support, particularly for those facing additional barriers. It would help more people into better jobs, while also maintaining public consent and support.

<https://neweconomics.org/2024/07/terms-of-engagement>





## The two-child limit for Universal Credit claims must be abolished immediately

As the dust settles from the election and the new government enters office, Labour have so far refused to commit to abolishing the two-child limit on claims for Universal Credit.

Introduced in 2017, the supposed aim of the two-child limit was to incentivise employment in larger families however research has shown that this has not occurred for a variety of reasons.

### [Making Work Pay? The labour market effects of capping child benefits in larger families](#)

The two-child limit policy is therefore a failure. By 2021-22 it had affected over 428,000 UK households and over 1.5 million UK children according to the data collated by the End Child Poverty Coalition (see below). 25,050 of those families lived in Scotland and contained 87,160 children at that time.

### [endchildpoverty.org.uk/two-child-limit/](https://endchildpoverty.org.uk/two-child-limit/)

A family that lacks even the basic minimum Universal Credit payment that one or more children require for their weekly food and clothing will struggle to buy fuel, or food, or in some cases pay the rent due to the additional caps on housing costs benefits imposed since 2010. The families affected by the two-child limit are faced with impossible choices before they could even consider budgeting for things like a bed, school supplies or a chest of drawers for a growing child.

While obviously many other services to children and young people have been destroyed during the years of “austerity”, and urgently require replacement or rebuilding, since 2017 these problems have been compounded for many families by the extra poverty caused by the two-child limit. This can result in health problems and other issues cascading onto already overstretched school, Council and NHS services, impacting on the resources and services available to children in other households not directly affected by the two-child limit. By this, the failed policy of the two-child limit impoverishes all children. It is imperative that the new government begins the process to abolish the two-child cap immediately to give children a fairer start in life.

Since November 2022 the Scottish Child Payment, which has cross party support, as well as the ongoing Scottish Best Start initiatives, have helped to offset some of the harms of the two-child limit. Children in England could be benefiting from similar policies if political leadership was shown at Westminster. The English free school meals campaign led by Marcus Rashford showed that there is widespread support for Scottish policies like this in England. <https://www.bbc.co.uk/newsround/53061952>

The new government should take note of what can be achieved where there is the political will to prioritise the wellbeing and prospects of children and have the courage to follow Scotland’s lead in this.

Meanwhile, the failed two-child limit policy remains in place UK-wide and your new Westminster MP is the person to lobby about its abolition.

### <https://members.parliament.uk/members/commons>

(c) Paul Dowsland, Rights Advice Scotland







## Report: Living standards, poverty and inequality in the UK: 2024

How do rising mortgage rates and differential inflation affect incomes and poverty? How have incomes and poverty changed for pensioners?

This report explores how material living standards in the UK have evolved over the past few years. We use the latest official data, covering the years up to 2022–23, to describe key trends in incomes, poverty and deprivation during the pandemic and the cost-of-living crisis. We compare recent changes in household incomes with those seen during the immediate aftermath and subsequent recovery from the global financial crisis. We also describe two issues affecting measurement of poverty during the cost-of-living crisis and estimate their impact on official poverty statistics. Finally, we look at recent trends in pensioner incomes and inequality in the context of the past 20 years.



[Download the report](#)

## Report: How have pensioner incomes and poverty changed in recent years?

This report examines the key trends in pensioner incomes and poverty over the past two decades.

Pensioners – the population above the state pension age, currently 66 – make up about a quarter of the adult population in the UK. Given the size of this group, trends in pensioner incomes play an important role in determining trends in the distribution of living standards in the population as a whole. The composition of pensioner incomes, and the factors driving changes to them, are markedly different from those for the rest of the population. Most working-age households receive most of their income from employment, meaning that trends in earned incomes are the key determinant of their incomes. However, only a small minority of pensioners receive significant income from employment.



[Download report PDF here](#)

## Report: After the WCA: Competing visions of disability and welfare

After several near misses, the era of the Work Capability Assessment (WCA) may be coming to a close. In March 2023, the Conservative Government proposed that the WCA would be scrapped, replaced by a new system that relies instead on the assessment for disability-related extra costs within Personal Independence Payment (PIP). But exactly what comes next? And will it be better than the WCA? The concrete choices that the next Government face have not been made clear.

In this briefing, I show both worst-case and best-case scenarios (and what a better WCA might look like), so that we can more clearly see how to make a reformed system a success.

[Download the report](#)



Centre for  
Society and  
Mental Health



## Report: Reform benefits system to protect children's mental health, say charities

The Government must overhaul the benefits system to tackle poverty and boost children's mental health, according to a new report from Centre for Mental Health, Save the Children UK and the Children and Young People's Mental Health Coalition.

**A dual crisis** says that living in poverty is having a "devastating" impact on children's mental health across the UK. The report finds that inadequate levels of benefits and the use of sanctions are driving family poverty and damaging the mental health of both parents and children.

*A dual crisis* says that children are being failed by the state's inability to combat the 'dual crises' of poverty and mental ill health. Based on research with parents and children, and a review of the evidence, the report notes that the number of children living in poverty has risen sharply to 4.3 million, alongside worrying rises in rates of mental health difficulties – 1 in 5 children and young people aged 8 to 25 now has a diagnosable mental health problem in the UK.

Existing evidence shows that the poorest children are four times more likely to have mental health difficulties than the wealthiest, by the age of 11. Taking action to lift families out of poverty would help bring down levels of mental distress, and improve mental health for millions of children and their parents.

This action must start with the benefits system. In the report, parents claiming Universal Credit describe the anxiety and stress caused by the assessment process, and their guilt at being unable to provide essentials like food and heating for their children. The report says that parents' psychological distress has a knock-on impact on their children's mental health.

*A dual crisis* finds that some children are 'overexposed' to the dual risks of poverty and poor mental health, with rates of poverty twice as high among Asian and Black families than for white families. The report says that this higher risk of poverty exacerbates the impacts of racism and discrimination on children's mental health.

The charities are calling on the Government to deliver on its manifesto pledge of a comprehensive and effective child poverty strategy, and for it to go hand-in-hand with a cross-government mental health plan. They welcome the Government's manifesto promise to put a mental health professional in every school. But they warn that without decisive action to eradicate child poverty, including ending the two-child benefits limit, more children will experience avoidable harm and distress.

**[CentreforMH ADualCrisis \(PDF\) 2 MB](#)**

## Two thirds of public favour support over strict job-seeking requirements for people on benefits

NEW  
ECONOMICS  
FOUNDATION

Strict requirements for people on benefits are pushing people into poor-quality jobs and away from support

The majority of the public are in favour of prioritising positive support over strict job-seeking rules for people on out-of-work benefits, according to polling released by the New Economics Foundation.

Almost 70% of people thought it was more important to support unemployed people into quality jobs than pushing them into any job as soon as possible. Polling also found that the public significantly underestimate the scale of job-seeking requirements for people receiving out-of-work benefits.

The polling was accompanied by research which found that, rather than helping to cut the benefits bill, the strict conditions that people on benefits have to meet are backfiring.

**[neweconomics.org/2024/07/two-thirds-of-public-favour-support-over-strict-job-seeking-requirements-for-people-on-benefits](https://neweconomics.org/2024/07/two-thirds-of-public-favour-support-over-strict-job-seeking-requirements-for-people-on-benefits)**