

# BenefitsBulletin



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.

## February 2024 Newsletter

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



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### View previous Benefit Bulletins:

- [January 2024 Benefit Bulletin](#)
- [December 2023 Benefit Bulletin](#)
- [November 2023 Benefit Bulletin](#)
- [October 2023 Benefit Bulletin](#)
- [September 2023 Benefit Bulletin](#)
- [July 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 >>>](#)**



## AMI Lunch and Learn for free sector debt advisers



**Thu, 15 Feb 2024 12:00 - 13:30**

The first AMI Lunch and Learn event of 2024 for Scotland's free sector debt advisers will be taking place on Thursday 15 February at 12pm – I hope you are able to attend.

As always it is free of charge and will run for an hour or so via Microsoft Teams. We will have our usual catch up from around the Scottish debt advice scene, along with a presentation from Money Advice Scotland regarding their Dignity First campaign.

If you think you might like to attend this event then please register and book your ticket via this site.

Meanwhile please remember to save the date in your diary!

**[Book online](#)** at Eventbrite

## Campaigners call for ban on force fitting prepaid meters as companies resume installations

New rules mean energy companies can resume force-fitting prepayment meters in people's homes nearly a year after it was suspended.

**[tfn.scot/news/campaigners-call-for-ban-on-force-fitting-prepaid-meters-as-companies-resume-installations](https://tfn.scot/news/campaigners-call-for-ban-on-force-fitting-prepaid-meters-as-companies-resume-installations)**

## All grown up - Child Benefit goes digital

### Child Benefit claims can be made online for the first time.

New parents can now claim Child Benefit online for the first time since it was launched 47 years ago, helping millions of families with the cost of raising their children, HM Revenue and Customs (HMRC) has announced.

Since 1977, families claiming Child Benefit had to fill out a paper form, post it, and wait as long as 16 weeks for their first payment. Now, the quick and easy [claims process on GOV.UK](#) takes about 10 minutes and payments could be made in as little as 3 days.

Child Benefit is worth £24 a week – or £1,248 a year – for the oldest, or only child. The rate for each additional child is £15.90 a week – or almost £827 a year. Claims can be backdated for up to 12 weeks and families are encouraged to apply as soon as possible so they don't miss out.

### Tips for applying online

- parents can claim Child Benefit from the day after a child's birth has been registered; make sure to have the birth certificate to hand when claiming.
- create a [Government Gateway](#) account when making a claim for Child Benefit, with a passport and other proofs of ID. This can also be done in advance of a child's birth to save time later on. A full list of the documents needed for proof of identity can be found on GOV.UK.
- when creating a new account, HMRC will send you an activation code via email. Once received, you can then apply for Child Benefit online.

When ready to make the claim, applicants should have the following documents to hand:

- the child's birth certificate
- your bank details
- your National Insurance number
- your partner's National insurance number (if you have a partner)

Families with adopted children, or whose child's birth was registered outside the UK, can claim for Child Benefit online but will need to send additional information through the post to support their application.

Parents with children over 3 months old who have yet to claim are urged to do so as soon as possible as they can receive up to 3 months' backdated Child Benefit. Parents with children over 6 months' old may be required to download and print their completed claim form and send it through the post.

The government is offering [help for households](#). Check GOV.UK to find out more about cost of living support, including help with [childcare costs](#).

Customers need to be aware of the risk of falling victim to scams and should never share their HMRC login details with anyone. [HMRC scams advice](#) is available on GOV.UK.

More information on [Child Benefit](#)

Frugal Mum blogger Natalie Smith has made a video about claiming Child Benefit. You'll find it on YouTube - [Frugal Mum shares her hints and tips about applying for Child Benefit online](#)



## LHA Rates from April 2024

These have now been published.

Local Housing Allowance (LHA) determines the maximum financial support available for renters in the private rented sector.

On 22 November 2023 the Chancellor announced in the Autumn Statement that the government will raise LHA rates in Great Britain to the 30th percentile of local market rates in April 2024.

The Department for Work and Pensions (DWP) uses LHA rates to calculate the maximum housing support for claimants of either the housing element of Universal Credit or Housing Benefit. LHA rates are set within Broad Rental Market Areas (BRMA).

A BRMA is an area within which a person could reasonably be expected to live, taking into account access to certain facilities and services, for example with regards to health and education. Within each BRMA there are 5 LHA rates:

### Aberdeen and Shire

- Shared Accommodation Rate (SAR) £74.79
- 1 bedroom rate £109.32
- 2 bedroom rate £149.59
- 3 bedroom rate £197.92
- 4 bedroom rate £287.67

[www.gov.uk/government/statistics/local-housing-allowance-indicative-rates-for-2024-to-2025/indicative-local-housing-allowance-rates-for-2024-to-2025](https://www.gov.uk/government/statistics/local-housing-allowance-indicative-rates-for-2024-to-2025/indicative-local-housing-allowance-rates-for-2024-to-2025)

## Third Cost of Living Payment – Help for Households

Millions of households are continuing to receive further support to ease financial pressures during 2023/2024 through Cost of Living Payments.

The first payment of £301 was paid between 25 April and 17 May 2023; a second payment of £300 was paid between 31 October and 19 November 2023; and the third payment of £299 will be paid between 6 and 22 February 2024.

This will apply to 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 HM Revenue and Customs (HMRC).

You can help to let eligible claimants know when and how they'll receive their payment by downloading the [Cost of Living Stakeholder Toolkit](#), which features newsletter copy, posters for display in public spaces, suggested social media copy and other assets, including easy read and a BSL video.

Our media campaign will also run from 22 January, including adverts on Facebook, Instagram, digital display and national, regional and local radio.

Read more about the range of support available at [Help for Households](#).



Social Security Scotland  
Tèarainteachd Shòisealta Alba



## Devolved Social Security assistance: up-rating for inflation in 2024-2025

The purpose of this report is to set out the impact of inflation (the rate of change in prices), on Scottish social security payments and to detail the Scottish Government's approach to up-rating these payments for 2024-2025.

Using the Consumer Prices Index in the 12 months to September 2023, each form of assistance has been adjusted for inflation in the report. We have also included the rates of all social security payments that will be paid from April 2024. As part of the Social Security (Scotland) Act 2018, we are required to increase the Scottish Child Payment, employment injuries related benefits, funeral expense assistance, and disability and carers' benefits by inflation, bringing forth legislation in early 2024 to facilitate this.

With the full national roll out of Carer Support Payment by Autumn 2024, Social Security Scotland will be responsible for the delivery of fourteen benefits to the people of Scotland. I am proud that the Scottish Child Payment remains one of them. This payment, which is entirely unique to Scotland, has provided families with crucial financial support, reducing poverty and helping to guard against the full impacts of the cost of living crisis. Over 323,000 children under the age of 16 were receiving Scottish Child Payment at the end of September 2023 and the total amount of this benefit paid out since its February 2021 launch stands at £459 million.

Additionally, in February 2023 we launched our new Winter Heating Payment, providing targeted and consistent financial support to assist low-income households with their heating expenses each winter. Unlike the equivalent Cold Weather Payment provided by the UK Government, the Winter Heating Payment does not depend on how cold the temperature gets. Removing the reliance on weather conditions means that every person identified as requiring that additional support will receive it. By April 2023, around 395,000 payments of £50 had been made to help people with their heating expenses, totalling financial support of almost £20 million.

From February 2024, we will also provide support to families by introducing regulations that remove income thresholds and expand the eligibility for Best Start Foods to around an additional 20,000 people.

The Scottish Government remains fiercely committed to providing support for those who need it most, in an effort to reduce inequality and tackle poverty. Increasing benefits annually, after taking into consideration the impact of inflation, remains a critical part of our approach.

[www.gov.scot/publications/devolved-social-security-assistance-up-rating-inflation-2024-25/](https://www.gov.scot/publications/devolved-social-security-assistance-up-rating-inflation-2024-25/)

## Supporting people in need

### Funding for projects to tackle poverty and inequality.

An initiative which will support low income families to take part in community action and advise on improvements in local services is being funded as part of a wider programme to help develop new approaches to child poverty.

The project, led by Midlothian Sure Start in partnership with Midlothian Council, is one of nine successful applicants to the Child Poverty Practice Accelerator Fund – which was set up to explore promising approaches or redesign services to maximise their impact on child poverty.

A Cash First Fund, which aims to reduce the need for emergency food parcels and food banks, will also fund eight partnerships to provide help to low income families. Six of these will provide new sources of cash-first support.

Full article [HERE](#)





## Continuing rent protection for private tenants

### Transitional measures proposed as rent cap ends.

Regulations to protect tenants concerned about rent increases following the ending of the emergency rent cap have been laid in the Scottish Parliament.

From 1 April onwards, subject to parliamentary approval, the process for rent adjudication will temporarily be modified for one year.

Any tenant who wishes to dispute a rent increase notice can apply for rent adjudication. In such cases, Rent Service Scotland or the First-tier Tribunal will set rent based on the lowest of the following three figures:

- ♦ the open market rate
- ♦ the rent requested by the landlord
- ♦ and a comparator based on the difference between the market rate and current rent

### Background

- ♦ [The Cost of Living \(Tenant Protection\) \(Scotland\) Act 2022 \(Saving Provisions\) Regulations 2024](#)
- ♦ [The Cost of Living \(Tenant Protection\) \(Scotland\) Act 2022 \(Expiry of Section 10: Extension\) Regulations 2024](#)
- ♦ [The Rent Adjudication \(Temporary Modifications\) \(Scotland\) Regulations 2024](#)
- ♦ [Cost of Living \(Tenant Protection\) \(Scotland\) Act 2022 – proposed extension of section 10: statement of reasons](#)

The temporary rent cap and eviction moratorium protections brought in by the Cost of Living (Tenant Protection) Act 2022 will no longer apply from 1 April 2024. This final date is built into the legislation and cannot be extended further. Until then, private rents are capped at 3% – or 6% in exceptional circumstances. The protection applies to all applicable Rent Increase Notices issued on or before 31 March 2024. The extra eviction protections will also come to an end at this point.

If a tenant is concerned about the level of a proposed rent increase, they can raise it with their landlord or agent and apply to a rent officer at Rent Service Scotland, or to the First-tier Tribunal if applicable, for a rent adjudication.

The regulations would temporarily modify the rent adjudication process for 12 months so that on making a decision on adjudication, the rent officer would use a rent taper formula which can be summarised as below:

- ♦ If the gap between the market rent and the current rent is 6% or less, then the landlord can increase the rent by the proposed amount, as long as this is not more than the market level.
- ♦ If the gap between the market rent and the current rent is more than 6%, the landlord can increase the rent by 6% plus an additional 0.33% for each percent that the gap between the current rent and market rent exceeds 6%, as per the formula set out in the Rent Adjudication (Temporary Modifications) (Scotland) Regulations 2024. However, the total rent increase cannot exceed 12% of the current rent.
- ♦ Both cases are also subject to the requirement that RSS and the FTT cannot set a higher rent than that requested by the landlord.

[www.gov.scot/news/continuing-rent-protection-for-private-tenants/](https://www.gov.scot/news/continuing-rent-protection-for-private-tenants/)





## Articles

### Average UK household faces £17,200 of debt by 2026

**THE BIG ISSUE**

People in the UK will face record debt, above levels seen in 2007, if urgent changes are not made to boost pay and benefits

People across the UK will face a record level of **debt** in the coming years, with the average household expected to owe nearly £17,200 by 2026, according to new analysis.

**The Trades Union Congress** (TUC) has warned of a “debt time bomb” as households are set to face a £1,400 rise in credit card and loan debt in 2024. This is an increase of 11% on 2023.

[www.bigissue.com/news/social-justice/average-debt-uk-household-cost-of-living-tuc/](http://www.bigissue.com/news/social-justice/average-debt-uk-household-cost-of-living-tuc/)

### DWP boss ‘really hopes’ fraud-busting IT scheme doesn’t echo Horizon scandal

The most senior civil servant in the Department for Work and Pensions (DWP) has told MPs that he hopes DWP’s use of artificial intelligence in detecting fraud among benefit claimants will not lead to a repeat of the Post Office Horizon scandal.

Peter Schofield **was being questioned**\* by the Commons work and pensions committee yesterday (Wednesday) on his department’s decision to spend £70 million on so-called machine learning\*\* in the three years to 2024-25.

[www.disabilitynewsservice.com/dwp-boss-really-hopes-fraud-busting-it-scheme-doesnt-echo-horizon-scandal/](http://www.disabilitynewsservice.com/dwp-boss-really-hopes-fraud-busting-it-scheme-doesnt-echo-horizon-scandal/)

### Britain is a poorer, sicker place. No wonder disability claims have trebled in a decade

Rishi Sunak denies it: but the government’s own figures tell us how the country’s health has been afflicted by austerity

Any government would take fright at the astonishing rise in people on disability benefits. It began pre-pandemic, but really shot up afterwards. Rishi Sunak **said this week** that the number had tripled: “So do I think our country is three times sicker than it was a decade ago? The answer is no.” That is the great question. What if the answer is yes?

Today’s Office for National Statistics **figures** on life expectancy tell a miserable story: already stalling pre-pandemic, it has fallen to 2010 levels. “It’s not had the expected bounce back,” says the **King’s Fund**, “pointing to deeper problems with the health of the nation and the resilience of the healthcare system.”

The predicted **rising costs** of our declining health are hair-raising. The OBR forecasts disability benefit spending to increase by a **startling 35%** between 2023-24 and 2027-28, to £52.8bn, with **500,000 new claimants**. This is a far steeper rise than equivalent countries, says the author of Institute for Fiscal Studies (IFS) research, Sam Ray-Chaudhuri; “The UK stands out.” And not due to generosity: the UK has **one of the lowest** out-of-work benefit rates.

The government promises a massive cull, writing **benefit savings** into its bogus accounts for 2025, so Labour will have to proceed or stop it.

So has claiming benefits become any easier? The government’s website makes it look deceptively simple: **just fill out a form** and Bob’s your uncle.

Ask Citizens Advice, however, and the obstacles to claiming the personal independence payment (Pip), which the government is moving all disability cases on to, overflow the caseloads of its advisers.

[www.theguardian.com/commentisfree/2024/jan/12/disability-claims-britain-rishi-sunak-government-health-austerity](http://www.theguardian.com/commentisfree/2024/jan/12/disability-claims-britain-rishi-sunak-government-health-austerity)



## Changes to the level of the Minimum Income Floor for some self-employed claimants

Certain self-employed UC claimants are subject to the Minimum Income Floor (MIF) when their UC award is assessed.

If they are subject to it, then they will be treated as earning a certain amount from their self-employment - their Minimum Income Floor (MIF). If their actual self-employed earnings (together with any employed earnings) are lower than their MIF in any Monthly Assessment Period, then their MIF will be taken into account as their earnings when their UC is assessed.

For some self-employed UC claimants, the level of the Minimum Income Floor applicable to their UC claim will increase from January 2024. This could mean a higher assumed income and therefore a lower UC award even though their earnings have not changed.

The Minimum Income Floor applies where the UC claimant:

- Is in 'gainful self-employment', and
- Has personal circumstances which mean that they would normally fall into the 'all work-related requirements' group - ignoring any earnings, and
- Is not in a 12-month 'start up period'.

The amount of a claimant's Minimum Income Floor is worked out by multiplying the number of hours they are expected to work by the applicable minimum wage according to their age and then deducting notional amounts for tax and National Insurance.

Changes to DWP guidance from January mean that the expected hours of work will be increasing for those self-employed claimants who are the main carer of a child aged 3-12.

A self-employed parent with a child age 5-12 has been expected to work 25 hours a week and a parent of a child aged 3 or 4 has been expected to work 16 hours per week.

From January when their Claimant Commitment is next reviewed, the number of hours they are expected to work could increase to 30 hours a week – thereby also increasing their Minimum Income Floor.

**Example:** Dave, age 28, is a single dad with one child age 4. Dave is a self-employed painter and decorator. He claimed UC 18 months ago shortly after separating from his ex-partner. He has been subject to the Minimum Income Floor (MIF) for the last 6 months. His MIF has been set at £722 a month (ie 16 x £10.42 a week minus notional tax and NI). Most Assessment Periods his profits (ie income less allowable expenses) are around £800, so his UC award has been based on his actual self-employed income. However, from January his work coach could decide to review his Claimant Commitment and increase his expected hours to 30 per week, making his MIF £1225 per month (ie 30 x £10.42 less notional tax and NI). This would mean that, assuming his profits stay at £800 a month, when his UC is assessed it would be based on earnings of £1255 rather than his actual earnings of £800, and his UC award would drop by £250 a month even though he is earning the same.

**IMPORTANT:** When a work coach wants to review a Claimant Commitment, they should arrange a commitments review interview with the claimant and only increase the number of hours the claimant is expected to work if it is reasonable to do so given the claimant's caring commitments and any health issues they have.

[www.housingsystems.co.uk/News/News-Articles/id/172](http://www.housingsystems.co.uk/News/News-Articles/id/172)

### ABZ Works

**ABZ** can offer support to Aberdeen residents who want support in confidence building, knowledge skills, training, getting into work. There is a **Parental Employability Support Fund** available for parents who are unemployed or experiencing in work poverty.

Contact details are [abzworks@aberdeencity.gov.uk](mailto:abzworks@aberdeencity.gov.uk) or **01224 346100**, clients can refer themselves.





## DWP benefits and cost of living payment dates to expect in February 2024



Here's everything you need to know about the benefits and cost of living payments to expect from the DWP in February 2024

As the cost of living crisis continues to hit the poorest the hardest, it is so important to claim the benefits you are entitled to.

**Research** shows £19bn in benefits is going unclaimed – because people don't know about them, because they have trouble accessing them and because of stigma.

The Big Issue has reported about how **benefits** and **cost of living payments** fail to stretch far enough amid the ongoing crisis.

**Universal credit** falls £140 short of the money people need to live each month.

Full Big Issue article [HERE](#)

## Scottish Statutory Debt Solutions Statistics for 2023-24 Quarter 3



- ◆ There were 2,014 personal insolvencies (bankruptcies and PTDs) in 2023-24 Q3, 40 (2.0%) more than in the same quarter in the previous financial year (2022-23 Q3).
- ◆ A total of 621 bankruptcies were awarded during this quarter – an increase of 6.5% when compared to the same quarter in 2022-23. PTDs are at a similar level to 2022-23 Q3 at 1,393 an increase of 2 (0.1%).
- ◆ In the third quarter of 2023-24, a total of 499 bankruptcy awards were made following applications submitted to AiB, all through the revised fee structure. Of this total, 474 (95.0%) applicants were not required to pay any fee at all.
- ◆ There were 842 applications for moratoria granted in 2023-24 Q3. This is 57 (7.3%) more than the figure of 785 granted in the same quarter in 2022-23.
- ◆ There were 1,481 debt payment programmes (DPPs) under the DAS approved in 2023-24 Q3, compared with 1,309 approved in the same quarter of 2022-23 an increase of 13.1%
- ◆ A total of 425 DPPs under the DAS were completed in 2023-24 Q3 – a 3.4% decrease on the same quarter in 2022-23.
- ◆ There were 409 DPPs revoked in 2023-24 Q3. This is 127 more than the 282 DPPs revoked in the same quarter of 2022-23, an increase of 45.0%.
- ◆ The number of Scottish registered companies becoming insolvent or entering receivership increased in the third quarter of 2023-24 when comparing to the same quarter in 2022-23, with 292 companies becoming insolvent, 7.4% more than in quarter three of 2022-23 where 272 companies became insolvent.

The figures released today were produced in accordance with the professional standards set out in the Code of Practice for Official Statistics.

[aib.gov.uk/news/releases/24242424/0101/scottish-statutory-debt-solutions-statistics-october-december-2023-2023](https://aib.gov.uk/news/releases/24242424/0101/scottish-statutory-debt-solutions-statistics-october-december-2023-2023)





## Free and impartial energy advice

With the price cap having increased in January, and the continued cold temperatures, you might notice an increase in your energy bills and are looking for some support. Scarf provides free and impartial energy advice to householders, offering home visits to best be able to support you and give individualised advice.

We can help you understand your fuel bills, tackle fuel debt, get the most out of your heating system, and identify condensation and damp.

Our advisors can also support you in accessing any funding you may be eligible for, including identifying potential for energy efficiency improvements to your home.

To arrange an appointment call us on **0808 129 0888** or send an email to [heat@scarf.org.uk](mailto:heat@scarf.org.uk), making sure to include your name, address, phone number, as well as the nature of your query.

## Ending Child Poverty: why and how is an essential guide for anyone concerned about ending child poverty

In this comprehensive guide the authors set out the evidence of the extent of child poverty and its impact on children. They explore how our social security system can help families on low incomes, and learn from what other countries have done to tackle child poverty. They then detail the priorities for action: the steps the government must take to help reduce child poverty. The book finishes by imagining a society without child poverty, and the opportunities that would unleash for all our children.

[View or download Ending Child Poverty: why and how](#)

Please join us in-person or online for a [launch event](#) at the LSE on 21 February 2024.

## The Financial Impact of claiming Short-term Assistance

Advisers should be aware that some people can be worse off claiming STA in the long run.

This CPAG blog explores some of the pros and cons of getting short-term assistance while challenging a determination to reduce or remove an award of adult disability payment (ADP) or child disability payment (CDP).

[CPAG.ORG.UK/NEWS/JAM-TODAY-FINANCIAL-IMPACT-CLAIMING-SHORT-TERM-ASSISTANCE-SCOTLAND](https://cpag.org.uk/news/jam-today-financial-impact-claiming-short-term-assistance-scotland)



## Home Heating Support Fund

As a result of the closure of the Fuel Insecurity Fund in 2024-25, the [Home Heating Support Fund](#) will close to new applications on **Friday February 16th**.

Please ensure that any applications submitted prior to this date are carefully checked to ensure all required information and evidence is included.

The final payment run will be made **W.C. March 25<sup>th</sup>**. We will not be able to make any further payments after this date or address any ongoing enquiries related to payments.

This date does not impact scheduled voucher deliveries.

[homeheatingadvice.scot/](https://homeheatingadvice.scot/)





## Tories accused of playing Big Brother with bill giving DWP powers to 'snoop' on bank accounts



The Department for Work and Pensions (DWP) could be given powers to 'snoop' on bank accounts – the bill has passed its second reading and is now in the House of Lords

The government has been accused of making an Orwellian “nightmare” a reality, as a **bill** which gives powers to “snoop” on benefits claimants’ bank accounts reaches the House of Lords.

The Data Protection and Digital Information Bill would compel banks to provide the **Department for Work and Pensions** (DWP) with data so that it can search for fraud and error among benefits claimants.

It has passed through its second reading in parliament and it is now being debated in the House of Lords.

[www.bigissue.com/news/social-justice/dwp-bank-accounts-digital-bill-house-of-lords/](http://www.bigissue.com/news/social-justice/dwp-bank-accounts-digital-bill-house-of-lords/)

## Bereavement and finances: a step-by-step guide to managing financial affairs after a loss

Vital steps, legal insights, and compassionate support to help organise finances following the death of a loved one

When a loved one dies, it's natural for practical matters to fall by the wayside as we try to cope with this massive life event. But it's not always possible to give in fully to this emotional time, as responsibilities eventually come to the forefront.

Once the death is registered, the funeral has taken place and normality is supposed to return, money matters are suddenly high on the list of things to consider. Because it's a difficult time, it's wise to be aware of the basic steps in advance so expenditure of mental energy can be minimised.

Here's an overview of what to consider when sorting out a loved one's financial affairs.

[www.bigissue.com/life/money/bereavement-and-finances-a-step-by-step-guide-to-managing-financial-affairs-after-a-loss/](http://www.bigissue.com/life/money/bereavement-and-finances-a-step-by-step-guide-to-managing-financial-affairs-after-a-loss/)

Although this appears to target an English audience there is still relevant and useful information within.

## DWP could deny benefits to hundreds of thousands of disabled and ill people under new plans

People who become disabled or seriously ill next year could be denied the extra health element of universal credit and forced to look for work – or they will be at risk of sanctions

Hundreds of thousands of people with disabilities and mental health conditions could be refused financial support in government plans for **universal credit**, new research has revealed.

These people will be at risk of benefit sanctions if they do not engage with the Jobcentre, as the **Department for Work and Pensions** (DWP) is set to tighten its regime to drive people into work.

Around 230,000 people with serious mobility problems preventing them from working will not get any extra universal credit by 2029, according to **figures from the Office for Budget Responsibility** (OBR) requested by anti-poverty charity Z2K.

A further 141,000 people with **mental health conditions** will miss out by 2029. Z2K warns this could put them and others around them at “substantial risk of harm” if they are forced to meet conditions set by Jobcentre staff.

This will only apply to people making new claims, rather than those who already have existing claims.

[www.bigissue.com/news/social-justice/dwp-benefits-disabled-ill-universal-credit-lcwr/](http://www.bigissue.com/news/social-justice/dwp-benefits-disabled-ill-universal-credit-lcwr/)





## TV Licensing materials

Our new **Cost of Living support page**, where you will find everything you need about the discounted TV Licences available and who is eligible for a concession. There is also a handy video that explains the discounts, who can get one, and how to apply.

**[Cost of Living support page available here](#)**

A new landing page for advisors about the Simple Payment Plan, our most affordable and flexible payment plan, and how you can refer your clients.

**[Simple Payment Plan landing page for advisors available here](#)**

A video to introduce the **Simple Payment Plan**, our most affordable and flexible payment plan available for those struggling financially and in need of extra help and support. Any registered charity that provides debt counselling or other financial advice can refer a client to the plan.

- Referral code needed to sign up to the Simple Payment Plan is **DCHAR2** & can be done online here **<http://tvl.co.uk/sppme>** When starting application adviser/client will be asked which charity referred you, please select **other**. If application is to be done by phone, the number is: **0300 555 0510** client/adviser should quote the referral code during the call.

**[Video: Introducing the Simple Payment Plan available here](#)**

And a video detailing the different **payment options** available through the Simple Payment Plan and how to sign up once you've been invited to join or referred by a debt charity.

**[Video: A different way to pay for your TV Licence available here](#)**

## DWP advises that there will be a delay in uprating transitional SDP element for existing universal credit claimants

While new qualifying awards of universal credit from 14 February 2024 will receive the uprated element, the Department says it has no timescale in place for when current awards will be adjusted

Read the **[Rightsnet](#)** article **[HERE](#)**

## Scottish Child Payment has reduced poverty

Scotland's lower child poverty rate of 24% – compared to 31% in England and 28% in Wales – was attributed to the Scottish child payment, which provides low-income families with £25 a week for each child.

The Joseph Rowntree Foundation (JRF) which conducted the research said this shows the effect benefits can have in reducing poverty.

**[tfn.scot/news/povertys-grip-is-less-in-scotland-than-uk-but-still-affects-1-1-million](https://www.tfn.scot/news/povertys-grip-is-less-in-scotland-than-uk-but-still-affects-1-1-million)**

## Jam today? The financial impact of claiming short-term assistance in Scotland

This blog explores some of the pros and cons of getting short-term assistance while challenging a determination to reduce or remove an award of adult disability payment (ADP) or child disability payment (CDP). Advisers should be aware that some people can be worse off in the long run.

Read CPAG's blog here – **[cpag.org.uk/news/jam-today-financial-impact-claiming-short-term-assistance-scotland](https://cpag.org.uk/news/jam-today-financial-impact-claiming-short-term-assistance-scotland)**







## Scottish ADP success rates continue to fall

The difference in success rates between personal independence payment (PIP) and its Scottish equivalent Adult Disability Payment (ADP) are becoming smaller as time passes, though ADP remains the more generous system.

According to the latest figures produced by Social Security Scotland (SSS) the success rate for ADP has fallen from 69% when it was first introduced in September 2022 to 53% in October 2023.

For comparison, the success rate for PIP in October 2023 was 50%.

Whilst this was the highest recent percentage for PIP, success rates have remained at 48% or above for the past six months.

The figures mean that the dramatic difference between PIP and ADP success rates is being gradually eroded.

When it comes to levels of awards for those who are successful, PIP is actually slightly ahead of ADP.

- ◆ In October 2023 for ADP claimants, 49% got the enhanced rate and 51% got the standard rate.
- ◆ For PIP claimants, 53% got the enhanced rate and 47% the standard rate.
- ◆ For the mobility component, the figures for ADP were 52% enhanced and 48% standard.
- ◆ For PIP mobility, the figures were 56% enhanced and 44% standard.
- ◆ Clearance times for ADP are marginally quicker at 12 weeks compared to 15 weeks for PIP.

You can [read the full ADP stats here](https://www.benefitsandwork.co.uk/news/scottish-adp-success-rates-continue-to-fall).

[www.benefitsandwork.co.uk/news/scottish-adp-success-rates-continue-to-fall](https://www.benefitsandwork.co.uk/news/scottish-adp-success-rates-continue-to-fall)



## The UK's inadequate and unfair safety net

The UK has, in theory, an income safety net to ensure that nobody has too little income to subsist.

Universal Credit (UC) is supposed to provide a minimum monthly income for all working age adults and their children, provided that those able to work take steps to find employment.

Pension Credit provides a minimum income guarantee for those above state pension age.

The purpose of these benefits is to ensure that nobody has to be left without financial means; on this basis, some people are excluded because they have savings that they could draw on.

But for this to be called a safety net, it needs to be set at a level sufficient to meet people's basic needs. No government has ever tested benefit levels against this criterion. For many years, rates that had originated in historic expenditure levels were assumed to represent a subsistence level, and uprated each year at least in line with inflation. Over the past decade, they have fallen in real terms, so even if in the past they just about met the most basic needs, this is no longer the case.

Today, we do not have a safety net worth its name. Four main characteristics of means-tested benefits for working-age adults contradict the idea that they provide the "safety" of a guaranteed income to avoid destitution.

[www.financialfairness.org.uk/docs?editionId=c9f66338-7c19-4ee8-8634-b0f800c19dc6](https://www.financialfairness.org.uk/docs?editionId=c9f66338-7c19-4ee8-8634-b0f800c19dc6)



## Ending Child Poverty: why and how is an essential guide for anyone concerned about ending child poverty

In this comprehensive guide the authors set out the evidence of the extent of child poverty and its impact on children. They explore how our social security system can help families on low incomes, and learn from what other countries have done to tackle child poverty. They then detail the priorities for action: the steps the government must take to help reduce child poverty. The book finishes by imagining a society without child poverty, and the opportunities that would unleash for all our children.

[View or download Ending Child Poverty: why and how](#)

Please join us in-person or online for a [launch event](#) at the LSE on **21 February 2024**.

## Third Cost of Living Payment – Help for Households

Millions of households are continuing to receive further support to ease financial pressures during 2023/2024 through Cost of Living Payments.

The first payment of £301 was paid between 25 April and 17 May 2023; a second payment of £300 was paid between 31 October and 19 November 2023; and the third payment of £299 will be paid between 6 and 22 February 2024.

This will apply to 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 HM Revenue and Customs (HMRC).

You can help to let eligible claimants know when and how they'll receive their payment by downloading the [Cost of Living Stakeholder Toolkit](#), which features newsletter copy, posters for display in public spaces, suggested social media copy and other assets, including easy read and a BSL video. Our media campaign will also run from 22 January, including adverts on Facebook, Instagram, digital display and national, regional and local radio.

Read more about the range of support available at [Help for Households](#).



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