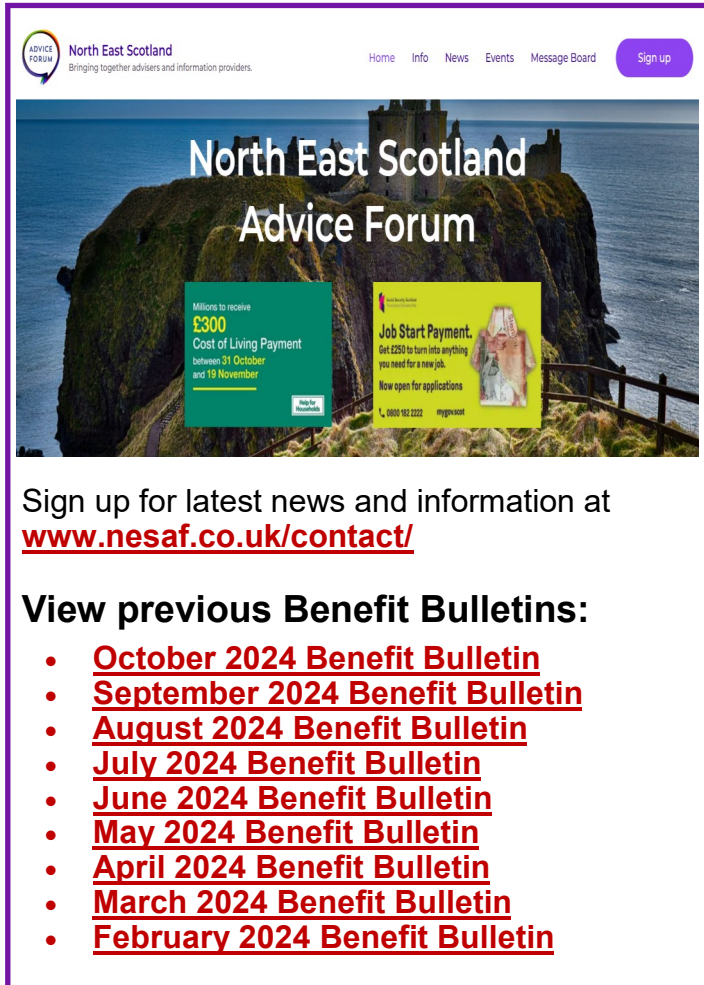


North East Scotland Advice Forum is a local network for people working in advice services to share information and experiences. The Forum meets quarterly throughout the year.

November 2024 Newsletter

If you would like an article included in the next bulletin, please contact 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/

View previous Benefit Bulletins:

- [October 2024 Benefit Bulletin](#)
- [September 2024 Benefit Bulletin](#)
- [August 2024 Benefit Bulletin](#)
- [July 2024 Benefit Bulletin](#)
- [June 2024 Benefit Bulletin](#)
- [May 2024 Benefit Bulletin](#)
- [April 2024 Benefit Bulletin](#)
- [March 2024 Benefit Bulletin](#)
- [February 2024 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 >>>](#)



Carers UK welcomes reports that an increase in the carer's allowance earnings limit will be announced in this week's Budget



Earnings threshold expected to be increased to £181 from April 2025, the equivalent of 16 hours per week at the National Living Wage

www.carersuk.org/press-releases/carers-uk-welcomes-reports-that-chancellor-is-about-to-announce-increase-to-earnings-limit-on-carer-s-allowance-in-budget/

'We're extremely nervous': Here's what Labour's autumn budget might mean for benefit claimants



This is what the autumn budget could mean for benefit claimants – from the increases that could be seen in April 2025 to tightening of the disability benefits system which could see people miss out on support

www.bigissue.com/news/social-justice/benefits-autumn-budget-rachel-reeves/

Are you over State Pension age, or know someone who is?

Pension Credit tops up pension income and can help with day-to-day living costs.

If you are over State Pension age, you may be eligible to claim Pension Credit, even if you own your home or have savings. People who claim Pension Credit may also be able to get:

- The Winter Fuel Payment* and other help with heating costs
- Help with rent and Council Tax
- A free TV Licence for those aged 75 or over
- Help with the cost of NHS services, such as NHS dental treatment, glasses and transport costs for hospital appointments

You could be eligible for Pension Credit if your weekly income is below £218.15 or, if you have a partner who lives with you, £332.95. Qualifying income level may be higher in some circumstances.

Don't miss out.

Check your eligibility at [gov.uk/pension-credit](https://www.gov.uk/pension-credit) or by calling **0800 99 1234**



SCAN TO FIND
OUT MORE



**Six months to move
to Universal Credit** for
Tax Credit customers

Six months to move to Universal Credit for Tax Credit customers

DWP is urging Tax Credit customers to respond to their Universal Credit migration notices so they continue to receive benefits.

Child Poverty Taskforce aims to 'give all children the best start in life'

Voices of struggling families, anti-poverty organisations and local leaders will be put at the centre of the Child Poverty Taskforce's work to build an ambitious strategy to give all children the best start in life, ministers have pledged in a new framework published today [Wednesday 23 October].

www.gov.uk/government/news/child-poverty-taskforce-aims-to-give-all-children-the-best-start-in-life

**Child Poverty Taskforce
aims to give all children
the best start in life**

Summary

Consultation on the percentage replacement rate for those earning below the current rate of Statutory Sick Pay.

This consultation closes at
11:59pm on 4 December 2024

Open consultation

Making Work Pay: Strengthening Statutory Sick Pay

Consultation description

This consultation forms part of government's commitment to strengthen Statutory Sick Pay, as part of the plan to Make Work Pay, an ambitious agenda to ensure workplace rights are fit for a modern economy, empower working people and deliver economic growth.

www.gov.uk/government/consultations/making-work-pay-strengthening-statutory-sick-pay



Social Security Scotland
Tèarainteachd Shòisealta Alba



The Scottish
Government
Riaghaltas na h-Alba

Pension Age Disability Payment (PADP). PADP is a replacement for Attendance Allowance

A new disability benefit for people of State Pension age has opened for applications from people living in five local authority areas. Pension Age Disability Payment is the 15th benefit Social Security Scotland is delivering in Scotland.

It is for people of State Pension age and over who are disabled or have a long-term health condition that means they need help looking after themselves or supervision to stay safe or have a terminal illness.

People who live in Argyll & Bute, Highland, Aberdeen City, Orkney and Shetland can now apply. The payment will be available across all of Scotland by 22 April next year.

The payment is not means-tested and is worth between £290 and £434 a month depending on the needs of the person who gets it.

Pension Age Disability Payment is replacing Attendance Allowance in Scotland, which is delivered by the Department for Work and Pensions (DWP).

People who already get Attendance Allowance do not need to apply separately as their award will automatically be moved to Social Security Scotland, starting early 2025.

There is a separate fast-track application process for people who are terminally ill and eligible people will be entitled to the higher rate of payment regardless of how long they have had a terminal illness. People can apply via a paper application form, online at mygov.scot/pensiondisability or by calling Social Security Scotland for free on 0800 182 2222.

People can get in person support to apply from Social Security Scotland's community based advisors. Call to make an appointment.



Pension Age Disability Payment

Financial support for older people who are disabled or have a long-term health condition.

mygov.scot/pensiondisability

Social Security Scotland
Tèarainteachd Shòisealta Alba

Transfer of benefits reaches major milestone

Over 200,000 disabled adults have now had their benefit award transferred to Social Security Scotland from the Department for Work and Pensions, new figures show.

Almost two thirds (63%) of adults in Scotland who were previously getting Personal Independence Payment are now receiving Adult Disability Payment.

[Adult Disability Payment: high level statistics to 31 July 2024](https://www.socialsecurity.gov.scot/news-events/news/transfer-of-benefits-reaches-major-milestone)

www.socialsecurity.gov.scot/news-events/news/transfer-of-benefits-reaches-major-milestone



Overcoming the 5 week wait: a discussion paper

24 September 2024

A summary of the discussion paper is below. Click [here](#) **378 KB** to access the full paper, or click [here](#) to access an editable Google doc version

The 5 week wait is a significant source of hardship. It means new Universal Credit claimants must experience a period without (sufficient) income – or take out a loan that leads to deductions from their regular Universal Credit payments.

This paper discusses options for eliminating the 5 week wait or mitigating its impact. Contact the author Craig Berry at craig.berry@citizensadvice.org.uk for further discussion.

The paper explores three main options for addressing the 5 week wait:

- Providing new claim grants in place of loans; grants could be targeted on those most in need
- up front rather than in arrears payments, either by default or through greater use of alternative pay arrangements
- Keeping new claim loans, but expanding the repayment period

Introducing **new claim grants would be the fairest and most effective way of overcoming the 5 week wait**. This option would require additional public spending of around £1.5 billion each year; this represents 1.9% of 2023/24 expenditure on Universal Credit and legacy benefits.

Costs could be reduced by paying grants valued at less than the full monthly entitlement of Universal Credit, or by targeting grants on certain groups.

There are several options for overcoming the 5 week wait on a more fiscally neutral basis. The most straightforward would be to significantly extend the repayment period for new claim loans – claimants would still be subject to deductions from subsequent Universal Credit payments, if they want to avoid the 5 week wait, but deductions would be lower in value. However, it would remain far from ideal that many thousands of people each year would still be starting their Universal Credit claim in debt to the government.

Moving instead to up front payments would eliminate this problem. Allowing more people to choose weekly or fortnightly payments, from the first monthly assessment period, would have a similar impact, while allowing the principle of payment in arrears to be retained.

However, each of these cost-free options involve greater complexity – as well as risks to claimants that may require additional spending to mitigate.



State of the Nations: lessons in tackling child poverty from across the four nations

Child poverty has been rising across the UK over the past decade, driven by large cuts to the social security system.

CPAG analysis shows child poverty will rise in England, Wales and Northern Ireland, unless we see urgent policy changes. The key driver of this increase is the two-child limit.

In Scotland, we can expect to see a large reduction in child poverty due to the Scottish child payment. Although, without further reform, poverty will start to rise again in Scotland, primarily due to the UK-wide two-child limit.

cpag.org.uk/news/state-nations-lessons-tackling-child-poverty-across-four-nations





“What is Cash First; Flexible Crisis Fund?” Webinar

As part of a Scottish Government Pilot - [Cash-First: Towards Ending the Need for Food Banks in Scotland](#) - ACVO are co-designing a project alongside partner organisations, with the aim of breaking the cycle of repeated financial crises and with the hopes of reducing reliance on Food Banks across the city.

The Aberdeen Cash First Network has established a Cash First; Flexible Crisis Fund to benefit single males between the age of 18 and 45 years old who are in receipt of universal credit and who are accessing emergency food provision. Cash First provides people directly with money or pathways to money when in a crisis.

Following the launch of the Cash First; Flexible Crisis fund on the 4th of November, come along to “What is Cash First; Flexible Crisis Fund?” webinar to find out more about the Cash First concept and how the individuals you support can be referred to the Cash First; Flexible Crisis Fund.

To sign up to the webinar, please use the following Eventbrite link: [What is Cash First; Flexible Crisis Fund? Webinar Tickets, Mon, Nov 11, 2024 at 11:00 AM | Eventbrite](#)

To find out more about Cash First, please visit our website: [Cash First Project - ACVO TSI](#)



Poverty in Scotland 2024

This year our report asks how effective social security is at reducing poverty and advancing equality in Scotland.

More than 1 in 5 Scots are currently living in poverty, struggling to survive on incomes that fall below what they need. This includes 1 in every 4 children in Scotland. Despite the severity of the issue, there has been little meaningful progress in reducing these figures in recent years

In last year's report, we explored how the current job market is perpetuating the existing levels of poverty. This year, our focus shifts to the social security system, examining how it is contributing to the hardship many people face across Scotland and considering how the system could be reformed to offer better support.

This year's Poverty in Scotland continues the trend of showing little change in the unacceptable levels of poverty in Scotland, with over a million people living in poverty, including around a quarter of a million children.

www.jrf.org.uk/poverty-in-scotland-2024



Universal credit top up of just £25 per week would 'benefit whole of society', study finds



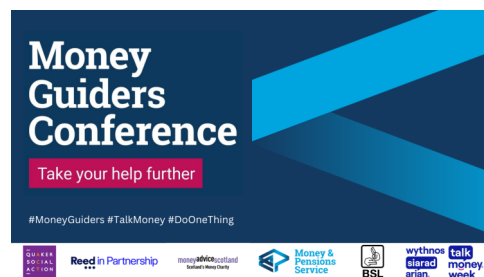
Almost 95,000 fewer people would need mental health treatment if universal credit increased, a Mental Health Foundation report said.

www.bigissue.com/news/social-justice/universal-credit-increase-benefits-dwp/



What will you be learning about during Conference and #TalkMoneyWeek?

With less than two weeks to go, we wanted to share more information about some of the workshops running during Talk Money Week and alongside the fourth annual Money Guiders Conference. Here is an overview of workshops by subject matter: you can book onto any of these workshops using the links below!



Debt

[Money Mindsets: Breaking Free from Debt, with MoneyHeave](#)

Monday 4th November, 10am – 12pm

Explore money mindset challenges that lead people into debt, debt management tips and setting financial goals.

Digital inclusion

[Tackling Inequalities: Digital Inclusion and Financial Inclusion, with Mhor Collective](#)

Tuesday 5th November from 1:30pm – 3pm

Explore why essential digital skills are crucial to helping people gain financial wellbeing and making sure they can access all the services and support they are entitled to. Delve into drivers for poverty and learn about the different apps, websites and resources to help practitioners and service users.

Credit

[Walking the Tightrope: Explore the Dos and Don'ts of Improving a Credit Profile, with NestEgg](#)

Thursday 7th November from 11am – 12pm

Clients with poor credit scores are at greater risk of ending up with high-cost lenders and loan sharks and in another cycle of indebtedness. Find out the do's and don'ts of improving a credit profile and the best ways for clients to unlock affordable credit.

Enhancing your money guidance practice

[Effective Messaging for Parent-Child Money Conversations, with Money and Pensions Service](#)

Thursday 7th November from 10am – 10:40am

Explore the opportunities for practitioners who work with families to support positive parent-child interactions about money. This session invites delegates to share and discuss the barriers and possible solutions to supporting parents and carers to meaningfully engage with their children and young people on the topic of money.

[Bringing Money Guidance to Life, with MoneyHelper](#)

Thursday 7th November from 12pm – 1pm

Join the Money Guiders Networks for a wider look at financial wellbeing and a discussion of topics such as financial resilience, safe use of credit, dealing with debt, combatting fraud, and taking a moments that matter approach to supporting people with money and pensions guidance.

More workshops available covering topics like homelessness, energy, and gambling:

[Navigating Homelessness: Money Guidance for Frontline Workers](#) with St Martin's Charity – Nov 4th from 2pm – 3:30pm

[Women and Gambling Related Harms \[Northern Ireland programme launch\]](#) with GamCare – Nov 7th from 1:30pm – 2:30pm

[Winter Ready Workshop: Energy Efficiency and Money Guidance](#) with National Energy Action NI – Nov 7th from 3pm – 4:15pm

With 11 workshops running between November 4th - 8th, there are lots of learning opportunities available. Be sure to book your free spot on any of these workshops ASAP to secure your place!



Free online events—first come first served

Navigating Homelessness: Money Guidance for Frontline Workers

The Money Guiders NI Network welcomes St Martin-in-the-Fields Charity Frontline Network for a session in Talk Money Week 2024

Monday, November 4 · 2 - 3:30pm

www.eventbrite.co.uk/e/navigating-

Universal Credit and Vulnerable People: The Tricky Bits Training

Half-day online training delivered by BGPS looking at supporting homeless clients through the UC system.

Tuesday, December 10 · 9:30am - 12:30pm

www.eventbrite.co.uk/e/universal-credit-and-

Universal Credit Overview

An opportunity to upskill your Universal Credit and other benefits knowledge. This online session is aimed at frontline workers and provides an overview of Universal Credit with a presentation by Zahir Khan, District Partnership Advisor Department for Work and Pensions followed by a Q&A time

Wed, 27 Nov 2024 13:30 - 15:00

www.eventbrite.co.uk/e/universal-credit-overview

Capping ambitions

Recognising the economic benefits of reducing child poverty by scrapping the two-child limit and benefit cap

20 October 2024

The introduction of a cross-departmental taskforce dedicated to reducing child poverty is a positive signal of intent from the new government. The drivers of poverty are wide-ranging, and a serious government response must be as well. That the strategy will explore all available levers is welcome, but this must not obscure the need to tackle the most direct drivers of child poverty. To ensure ambitions are not limited from the outset, the child poverty taskforce must acknowledge the ongoing harm that families are experiencing due to the inadequacy of the social security system the government has inherited.

neweconomics.org/2024/10/capping-ambitions



Research details the impact of two-child limit



New research shows the full impact the two-child limit policy is causing to children and families in Scotland and its critical role in entrenching child poverty

The report, Every Penny Counts - The Struggle to Survive on The Two-Child Limit, was written by Unity Consulting Scotland and commissioned by Wheatley Group, Scotland's leading housing, care and property-management group.

Researchers interviewed and surveyed tenants of Wheatley Group's social landlords, including Scotland's largest in Wheatley Homes Glasgow, who are parents affected by the policy.

www.wheatley-group.com/media/news/newsfolder/news