

BenefitsBulletin

Aberdeen City & Shire Advice Forum is a local network for people working in advice services to share information and experiences. The Forum meets quarterly throughout the



Next Advice Forum meeting - Wed 21st October 2020. 10:00-12:00 via Microsoft Teams

NEW Students and benefits elearning

CPAG have launched a new eLearning course on benefits for students. This free course, *Scottish student income and universal credit*, helps you understand the impact of Scottish student loans and grants on universal credit. It should take around 45 minutes to complete and is free to take part.

Visit the [elearning zone](#) to view and take part.



Crisis fund reopens to applications

Foundation Scotland has announced the next stage of its Response, Recovery and Resilience Fund, which has so far distributed over £3.2 million to communities across the country.

The community foundation is today (Monday 3 August) encouraging eligible groups requiring additional funds to apply.

[For more details, eligibility criteria and to apply online visit the Foundation Scotland website](#)

Council launches new online psychology support service

Aberdeen City Council Educational Psychology Service (EPS) launches a dedicated page next week (Monday 3 August) on the local authority's Digital Learning Hub to provide information and support to people during the Covid-19 pandemic, the recovery phase and beyond.

As well as sharing information about the EPS and the work of the service, the page has sections for parents and carers, school staff and general wellbeing support mechanisms.

Parents and carers will be able to access support advice relating to Covid-19, information about managing behaviour, and resources to support home learning and the transition back to school.

The EPS will be continuing to support schools and staff prepare, plan for, support and engage with learners during the recovery phase. Support materials have been collated on the School Staff section and includes information and resources to assist with coaching staff.

A 'staff wellbeing' section has also been included to support staff in their roles during the pandemic and recovery stages.

The Digital Hub can be accessed via this [link](#).

Penalties for failing to notify HMRC about overpayments from Self-Employment Income Support Scheme

New guidance advises amount of penalty will depend on whether person knew they were ineligible when they received grant

New guidance has been issued setting out when penalties may be charged for failing to notify HMRC about overpayments from the Self-Employment Income Support Scheme (SEISS).

In '*Self-Employment Income Support Scheme - receiving grants you were not entitled to*', HMRC advises that where a SEISS grant has been paid to a person, to which they are not entitled or only entitled to part of it, then that person must notify HMRC on the latest of -

- 20 October 2020; or
- 90 days after the grant is received.

The guidance continues -

'If you do not notify us within the notification period about an amount of grant you claimed and were not entitled to, we may charge you a penalty.

If you knew you were ineligible for the grant when you received it, any penalty will be based on the amount you were not entitled to receive and did not repay by the last day of the notification period. If you did not know you were ineligible for the grant when you received it, we will only charge you a penalty if you have not repaid the grant by 31 January 2022.

When deciding the amount of any penalty, we will take account of whether you knew that you were not eligible for the grant when you received it.'

NB - HMRC also advises that any decisions relating to overpayments or penalties are appealable.

[Self-Employment Income Support Scheme - receiving grants you were not entitled to](#) is available from gov.uk

Child maintenance: Overseas cases and income (UK)

This briefing paper sets out how the child maintenance system operates where a Person with Care, Non-Resident Parent or a Qualifying Child, lives overseas.

Download the full report - [Child maintenance: Overseas cases and income \(UK\)](#)

This includes how overseas income and occupations are treated under the 2012 child maintenance scheme, and how maintenance arrangements can be recognised across certain countries. The impact of the UK's departure from the European Un-

Scottish Government updates guidance for people who are currently shielding to confirm they will not be eligible for SSP on that basis from 1 August 2020

Deputy First Minister says that government expects employers 'to fully support' those who are returning to work as a result of the pause in shielding

Following the Westminster Government's announcement of [plans to ease its guidance on shielding](#) - that include, from 1 August 2020, that people classed as '[clinically extremely vulnerable](#)' will no longer be advised to shield and, as a result, will no longer be entitled to claim SSP on that basis - the Scottish Government has updated its own [COVID-19 shielding advice and support guidance](#) to similar effect.

In relation to advice to people who are currently shielding on returning to work, the updated guidance advises -

'We will be sending a letter out to you before the end of July. This will explain what will happen when shielding is paused...

... If shielding prevents you from being able to work you are eligible to claim statutory sick pay. This will only apply until 31 July...

... If the risks to you and the kind of job you do mean it's hard for you to return, some employers may be able to offer you leave. It is up to your employer and you to decide what is best if you are not able to return to your workplace.'

For more information, see [Shielding to be paused](#) from gov.scot.

New legislation in force from 31 July 2020

Furloughed employees who are made redundant will receive statutory redundancy pay based on their normal wage.

Announcing new legislation -

the *Employment Rights Act 1996 (Coronavirus, Calculation of a Week's Pay) Regulations 2020 (SI.No.814/2020)* - which comes into force on 31 July 2020, the Department for Business, Energy and Industrial Strategy (BEIS) highlights that, although it has urged businesses who have made furloughed employees redundant during the coronavirus (COVID-19) pandemic to pay redundancy pay based on normal wages as opposed to the rate of furlough pay, this has not always happened.

Confirming that the new legislation will ensure that all workers get their full entitlement, Business Secretary Alok Sharma said -

'We urge employers to do everything they can to avoid making redundancies, but where this is unavoidable it is important that employees receive the payments they are rightly entitled to. New laws ... will ensure furloughed workers are not short-changed if they are ever made redundant – providing some reassurance for workers and their families during this challenging time.'

NB - the regulations set out how a week's pay is to be calculated in the case of an employee who has been furloughed under the Coronavirus Job Retention Scheme, for the purposes of calculating -

- any statutory remuneration for time off to look for employment or arrange training;
- any statutory notice payment;
- any statutory sum resulting from a failure to provide a written statement of reasons for dismissal;
- any statutory sum resulting from a failure to comply with an order for reinstatement or re-engagement;
- any statutory compensation for unfair dismissal; and
- any statutory redundancy payment.

For more information see [New law to ensure furloughed employees receive full redundancy payments](#) from gov.uk

New report highlights that benefit support is due to be dramatically cut back in April 2021, at a time when the OBR projects the unemployment rate to still be in double-digits

In a new report, *Living Standards Audit 2020*, the Resolution Foundation looks at recent trends in household incomes and presents an analysis of how the incomes of different groups have been affected during the height of the coronavirus lockdown. However, also looking to the future, and the importance of maintaining the safety net to protect incomes against the effects of rising unemployment in the months ahead, the Resolution Foundation says that the phasing out of the Coronavirus Job Retention Scheme in autumn 2020 will be likely to mean that income losses will become more concentrated among those made unemployed.

NB - changes in April 2021 include -

- an expected reduction in the basic level of universal credit and working tax credit, equivalent to an estimated 22 per cent cut in real terms for a single out-of-work adult aged over 24;
- an estimated average reduction of £700 in housing allowances for two-bedroom properties, for example, if local housing allowances become unmoored again from actual local housing costs; and
- the expiry of the £150 a year council tax reduction for poorer working-age households in England.

For more information, see the [Living Standards Audit 2020](#) from resolutionfoundation.org. [Rightsnet](#) 'open access' article [HERE](#)

Homeless applications in Scotland increase by 18 per cent in just one month

For more information see [Regulator's report shows increase in homeless applications and use of temporary accommodation](#) from housingregulator.gov.scot

HM Courts and Tribunals Service are introducing video proceedings for First Tier Tribunal Social Entitlement Chamber (Social Security and Child Support) tribunal hearings.



There is a test link available for the Cloud Video Platform that will be used for the tribunal hearings if you wish to check your connectivity in advance.

This can be accessed [HERE](#)

If you experience any difficulties, there is a HMCTS CVP helpline you can contact - **0330 8089405**.

If you would like to arrange a test call with a member of HMCTS staff in Glasgow, please contact sscsa-glasgow@justice.gov.uk.

Guidance:

[How to join telephone and video hearings during coronavirus \(COVID-19\) outbreak](#)

[How to join Cloud Video Platform \(CVP\) for a video hearing](#)

Summary of the Welfare (Terminal Illness) Bill 2019-21

A Bill to make provision about terminally ill people in the welfare system.

[Welfare \(Terminal Illness\) Bill 2019-21](#)

Once a bill has completed all the parliamentary stages in both Houses, it is ready to receive royal assent. This is when the Queen formally agrees to make the bill into an Act of Parliament (law).

There is no set time period between the conclusion of consideration of amendments/ping pong and royal assent.

Families to be alerted to additional financial support

The Scottish Government is to actively inform families that they may be eligible for Best Start Foods and the Best Start Grant.

Information obtained from DWP and HMRC will allow Social Security Scotland to identify people who are on certain benefits or tax credits and have children of the right age. Social Security Scotland will then write to an estimated 22,000 families before the end of August inviting them to apply.

The letters are aimed at increasing take up of all financial support families are entitled to as part of the Scottish Government's benefit take-up strategy and the wider co-ordinated approach to helping families who are under even more financial pressure due to the coronavirus (COVID-19) pandemic.

This important new proactive approach to maximising benefit uptake is a first for social security in Scotland.

Families already receiving qualifying UK benefits and tax credits will receive these invites. Those who currently don't receive such support but think that they may be eligible are still encouraged to find out if they too are entitled to access Scottish benefits.

Background

- [Best Start Foods](#) is a new payment available to pregnant women and families with children under 3 years old on certain benefits and tax credits. The payment is made onto a card and can be used to help buy certain healthy foods as well as milk and first Infant formula. The card works like a bank card. It can be used to pay for food in supermarkets and local food shops, as long as they have a card reader. It's contactless and can be used online
- The [Best Start Grant](#) Early Learning Payment is a £250 payment for eligible families on certain benefits or tax credits who have a child between the ages of two to three years and six months. This is to help with the costs of early learning around the time your child might be starting nursery
- Social Security Scotland will write to eligible families about Best Start Foods and Early Learning Payment first and will roll-out the invitation to apply letters for other Best Start Grant Payments at a later date.
- The Scottish Government will adopt this proactive approach for the first time by a social security agency in Scotland when it starts to write to people to tell them that they may be eligible for Early Learning Payment. This has never been done before by the Department for Work and Pensions
- More information on Scottish Government benefits can be found at mygov.scot or by calling Social Security Scotland on 0800 182 2222

Read article [HERE](#)

LanguageWorks is a new initiative to help you learn English from the comfort of your own home!

These online meet-ups will launch in the first week of August. Please spread the word!

Email language-cafe@grec.co.uk to see what it's all about



ACVO have put together some useful information and advice on [this page](#) which will be regularly updated.

If you have any information you would like to add please email [Martyn Walker](mailto:Martyn.Walker@acvo.org.uk)

Launch of public consultation on proposals for a better social security (welfare benefits) system, by the Commission on Social Security

Last year the Commission on Social Security issued a Call for Solutions asking for suggestions for a better system.

There were over 1,000 responses.

The Commission now wants to ask what you think about 8 ideas it has identified.

The online launch event will:

- Unveil the Commission's proposals
- Explain how you can have your say
- Provide information on getting involved in the consultation
- Have British Sign Language interpretation and live subtitles

Please register for the event and further details will then be sent to you nearer the time. If you can't make it but would like follow-up information please email the Commission Secretary: Michael.Orton@warwick.ac.uk

The Commission on Social Security is a project set up to find out how to improve the social security/welfare benefits system. The project is led by Experts by Experience. All the Commissioners have lived experience of benefits.

The Commissioners come from a range of user led organisations speaking up for people on Benefits, and Deaf and Disabled people.

The event will take place online on Wed, 12 August 2020. 19:00 – 20:30. Book a place [HERE](#)

Social Security for All of Us - Agreeing a way forward!

LAUNCH OF A CONSULTATION ON PROPOSALS FOR A BETTER BENEFITS SYSTEM

Wed 12 August, 7pm

Register at bit.ly/SocialSecurity4AllOfUs



Low Incomes Tax Reform Group



Low Incomes Tax Reform Group
A voice for the unrepresented

Last year, [Low Incomes Tax Reform Group \(LITRG\)](#) published a free guide

to self-employment to provide additional material for self-employed individuals and voluntary sector advisers who help the self-employed. The guide has proved popular, being downloaded over 85,000 times by LITRG website users and has received positive feedback.

As the tax and tax-related benefits systems are ever-changing, they have updated the guide, called [Self-employment – A LITRG guide](#), to help when completing 2019/20 Self Assessment tax returns as well as explaining what tax issues you need to consider when starting a new self-employed business or partnership or if you decide to cease trading.

Because of the coronavirus (COVID 19) outbreak there have been temporary changes to some of the rules for tax, tax credits and universal credit. The updated guide highlights areas where the 'usual' rules may have been temporarily changed and signposts to the LITRG website's [coronavirus pages](#) for detailed guidance.

Following last year's format, the guide explains some of the less common tax rules affecting the self-employed and includes an in-depth case study showing how to prepare accounts and what to include on the 2019/20 Self Assessment tax return. It also includes a glossary explaining key accounting and tax terms.

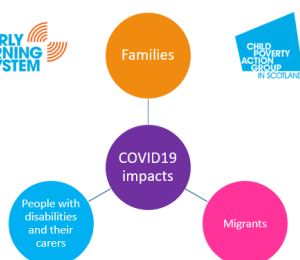
The guide is intended to help the self-employed and/or their advisers understand the complex tax and benefit rules, which can vary significantly for different businesses. You may need to consider whether there are special rules for your business sector, if you are claiming all the tax reliefs you are entitled to and, in some cases, whether it is beneficial to do so.

The guide explains how self-employed income is assessed for certain state benefits and outlines the differences between the tax, tax credits and universal credit systems when it comes to the self-employed. It also discusses areas such as growing a business, taking on staff and registering for VAT and Making Tax Digital for VAT.

If you have any questions please [contact LITRG](#).

Child Poverty Action Groups Early Warning System has published [3 new reports](#) summarizing the social security impacts of Covid-19 on families, migrants and on people with disabilities and their carers.

- [Impact of COVID 19 on families](#) (July 2020)
- [Impact of COVID 19 on people with disabilities and their carers](#) (July 2020)
- [Impact of COVID 19 on migrants](#) (July 2020)



COVID-19 – Universal Credit

The FAQs on this page are intended to provide general information based on DWP guidance at rules during the coronavirus crisis and not to provide legal advice.

The information on this page was last updated on 20th July 2020.

<https://claimantcommitments.org.uk/covid-19/>



Public Law Project

In the news

Despite the suspension of conditionality, benefit claimants are already looking for work.

Read [HERE](#)



Financial education textbook launches in schools across Scotland

Jointly funded by [Martin Lewis](#) and [Money and Pensions Service](#), written by [Young Money](#)



Young Money announces (**29th July 2020**) the launch of the first ever financial education textbook to hit schools in Scotland. Aimed at supporting the financial capability of those aged 15 to 16, 21,500 books will be sent free to schools over the next 14 months, as well as an accompanying teacher's guide (available digitally). The textbook will also be available as a free PDF download to anyone who wants it.

What is in the textbook?

The educational textbook contains facts and information as well as interactive activities and questions for the students to apply their knowledge. The chapters are as follows:

1. Savings – ways to save, interest, money and mental health
2. Making the most of your money – budgeting, keeping track of your budget, ways to pay, value for money, spending
3. Borrowing – debt, APR, borrowing products, unmanageable debt
4. After school, the world of work – student finance, apprenticeships, earnings, tax, pensions, benefits
5. Risk and reward – investments, gambling, insurance
6. Security and fraud – identify theft, online fraud, money mules

Whilst the key financial topics will remain largely the same, a review in each nation, consisting of focus groups with teachers and devolved government representatives for education, is being conducted to identify the amendments required. This will ensure that the textbook in each nation maps to the respective education curriculum as well as taking into account the specific needs and financial legislation in each country.

Why do we need the textbook?

Financial education is part of the national curriculum for every nation in the UK. Whilst integrated into each curriculum in different ways, it is an important part of secondary school education. Various pieces of research have identified that teachers' confidence in delivering financial education is relatively low – there is little training provided to support this – and the degree to which young people receive financial education in school is hugely variable.

The textbook addresses this by covering key financial information in a relevant and engaging way for students. To accompany the textbook there will be an online teacher's guide which will support teachers in each nation to use the textbook to enrich their own financial education provision in a variety of ways.

There is a strong need to help young people understand financial matters. For example, fewer than three in ten 14 to 17-year-olds plan ahead for how they'll buy things they need, and one in ten 16 to 17-year-olds have no bank account at all. Gaining knowledge and confidence in financial issues is crucial to leading to better decisions now and in later life.

Read article [HERE](#)

Scottish Government Research

We are researchers from the Scottish Government, working to redesign the Disability Living Allowance (DLA) for Children that is being devolved to Scotland.

We are looking to speak to two different types of people to make sure that we are designing a service which is user-friendly for as many people as possible

- parents of children who qualify for DLA for Children
- the people who support them to make applications, including welfare or support workers

We would like to know about your experience completing DLA for Children applications. We will ask you to read some information about the new application and go through part of the application to check that they make sense. We'll ask you for feedback so that you can let us know what we can do to make improvements.

We would like to do this research remotely, using a laptop or tablet, to show you the application. We will give instructions on how you can do this. These sessions will be informal and last around one hour. Everything that you tell us will remain completely anonymous and will be used for research purposes only.

We would ideally like carry out this research during the week of 17th August 2020 but we are flexible to work at a time that works for you.

Please let us know if we can provide any further information. For details contact lisa.buchan@socialsecurity.gov.scot

Briefing: can EU citizens with pre-settled status claim Universal Credit?

In a further blow, those already granted pre-settled status who are facing financial difficulties as a result of the pandemic are finding that their entitlement to claim benefits is more complicated than they might have expected. [In this article](#), we'll explain the law on claiming benefits and then discuss how it applies to people with pre-settled status trying to claim Universal Credit in particular.

The article covers:

- Overview: habitual residence and right to reside
- Which benefits are affected?
- Who is exempt from the habitual residence test?
- What counts as a right to reside?
- How can EU citizens with pre-settled status meet the right to reside test?
- How can EU citizens with a right to reside meet the habitual residence test?
- Legal challenge to pre-settled status not being a right to reside