

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

Back in April, we issued a sector survey to help to understand the early impact of the coronavirus situation on advice organisations.

Over the past few months, we have adapted our own activity, including more regular updates on policy changes, and a shift towards online training. That said, we remain keen to ensure that what we are offering remains relevant and useful. This [short survey](#) is aimed at anyone working as an adviser or an advice manager and should take only a few minutes to complete. Thanks in advance for your input.

moneyadvicescotland
Scotland's Money Charity

This video provides information on extra help for families in Scotland whose income has reduced due to the coronavirus pandemic.

See also CPAG in Scotland's [briefing](#). There are other Benefits and coronavirus briefings on our [Benefits and coronavirus topic area](#).

View video [HERE](#)

In partnership with the Equality Team at Aberdeen City Council, [GREC](#) are doing some work to help the council plan its priority areas for equality ("Equality Outcomes") for the period 2021-25.



Part of that process has been looking at national and local evidence on inequalities faced by different groups - this has been done through a national literature review, and through engagement with council officers to look at the data and evidence that they hold.

We are now very keen to get a sense of whether the experience in communities, on the ground, matches with what the national and local data is saying. We would therefore very much appreciate you taking **10-15 minutes** (average time to complete) to fill out [this survey](https://forms.gle/bDtUbe3QGJd1MFyC7) (<https://forms.gle/bDtUbe3QGJd1MFyC7>) and **circulate it to your contacts**, encouraging them to participate.

Although surveys can provide very useful data, we are also very aware that they miss out a lot of the detail that is required for understanding such complex problems. Please let us know if you would like to take part in an online discussion (contact details below).

The results of the surveys and discussions will be used to shape up these priorities for equality, as well as feeding into existing and new council strategies and plans.

We're also very excited to share that we'll soon be launching a new equalities network in the City. We'll be in touch with more details soon, but we expect that the first meeting will feature an overview of what has been learned from the survey and discussions.

If you have any queries, please don't hesitate to get in touch. Many thanks for your support. *Dave Black, General Manager* E: dblack@grec.co.uk T: 01224 576792

From November, low-income families with a child under six will be able to apply for £10 per child, per week to assist with living costs, and first payments will start from end of February 2021.

Scottish Child Payment

£10 per child, per week
to assist with living
costs



Challenge Poverty Week is an opportunity for you to raise your voice against poverty and unite with others in calling for a more just and equal Scotland. Read our [review](#) of the highlights from last year.

[#ChallengePoverty](#)

Challenge Poverty Week aims

- To raise a unified voice against poverty and show that we all want to live in a more just and equal Scotland.
- To build awareness and support for solutions to poverty.
- To change the conversation around poverty and help end the stigma of living on a low income.

Challenge Poverty Week 2020 key messages

- Too many people in Scotland are living with the constant pressure of living in poverty.
- As we plan our economic recovery, we must redesign our economy to reflect the values of justice and compassion we all share.
- By boosting people's incomes and reducing the cost of living we can solve make sure we all have what we need.

<https://www.challengepoverty.net/>



New 'grace period' for self-employed UC claimants will help many making a new claim for UC as well as those starting self-employment



From 23rd September 2020 most new Universal Credit claimants who are 'gainfully self-employed' will have a 12-month 'grace period' before the 'Minimum Income Floor' kicks in.

Previously if someone had been running their business for over a year, and was 'gainfully self-employed' and in the 'all-work requirements' group, their Universal Credit award would be subject to the Minimum Income Floor from day one of the claim i.e. they were not entitled to a 'grace period' (also called the 'start up period').

This change is a permanent one.

The Regulations from 23rd September 2020 will say that all new and existing UC claimants who are 'gainfully self-employed' will get a 12 month 'grace period' during which the Minimum Income Floor does not apply, as long as:

- They have not already had the Minimum Income Floor applied to their current or a previous UC claim in relation to the same trade, profession or vocation, and
- They have not already had a grace period at any time in relation to the same trade, profession or vocation, and
- They have not had a grace period in relation to any trade, profession or vocation in the past 5 years.

This will mean that during this 12 month period their UC award will be based on their actual net profits (as assessed for UC) instead of their Minimum Income Floor level.

NOTE: This change is not to be confused with the temporary easements which are in place until 12th November 2020, due to the Coronavirus pandemic, which allow UC staff the discretion not to apply the Minimum Income Floor.

Definitions:

- Minimum Income Floor: Where a self-employed claimant is treated as earning a certain amount from their self-employment and it is this level of earnings that is taken into account when their UC is assessed even if their actual self-employed earnings are lower than this in any Monthly Assessment Period.
- Gainfully Self-Employed: To count as gainful, the self-employment must be the claimant's main job, their earnings are classes as self-employed earnings and their work is organised, developed, regular and carried out in expectation of profit.

Extension of SEISS to include some self-employed people whose 2018/2019 income was affected by pregnancy or parental responsibilities

[Low Incomes Tax Reform Group](#) issues new guidance as Self-Employment Income Support Scheme reopens for applications

As the Self-Employment Income Support Scheme (SEISS) [reopens for applications from Monday 17th August](#), the Low Incomes Tax Reform Group (LITRG) has highlighted the extension of the scheme to include some self-employed people whose 2018/2019 income was affected by pregnancy or parental responsibilities.

While people whose income in 2018/2019 was affected by pregnancy or taking time off for maternity, paternity or adoption, for example, may not have qualified for support under the original terms of the Scheme, [LITRG's updated guidance](#) highlights that they may now be eligible if their 2018/2019 trading profits or total income were affected due to one of the following -

- caring for a child within 12 months of the date of birth of the child (where they have parental responsibility); or
- if they are an adopter, caring for a child within 12 months of the date a child was placed for adoption with them (or if adopting from overseas, the date the child arrives in the UK); or
- pregnancy; or
- maternity at any time within the period of 26 weeks from the date of giving birth.

NB - the extension was introduced by a [further Treasury Direction dated 1 July 2020](#), issued under sections 71 and 76 of the *Coronavirus Act 2020*.

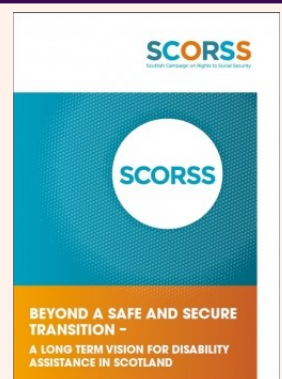
For more information see [Self-Employment Income Support Scheme: What's new?](#) from [litrg.org.uk](#)

Scottish Campaign on Rights to Social Security Report

A fundamental review of disability assistance in Scotland must be initiated by the Scottish Government during the next parliament, according to a coalition of organisations campaigning for a long-term improvements to social security for disabled people.

The Scottish Campaign on Rights to Social Security (SCoRSS) includes Citizens Advice Scotland, Inclusion Scotland, the Child Poverty Action Group in Scotland, the Health and Social Care Alliance Scotland (the ALLIANCE), National Association of Welfare Rights Advisers (NAWRA), Scottish Council for Voluntary Organisations (SCVO), One Parent Families Scotland (OPFS), MS Society Scotland and the Scottish Independent Advocacy Alliance (SIAA).

Download [HERE](#).  [Plain Word version of the report](#)



Almost half of Scottish Experience Panel members have reported a wholly negative personal independence payment (PIP) health assessment experience, according to the Scottish Government.



New survey also finds that nine out of ten respondents want support from another person during assessments while almost half said home assessments would be best

Following its report on the [views of Experience Panel members on PIP health assessments \(August 2019\)](#) - that asked about their experiences of assessments and how assessments and appointments should work in Social Security Scotland - the Scottish Government has today published a further report based on a survey of panel members in February and March 2020.

NB - Scotland's social security Experience Panels are made up of people who have experience of at least one of the benefits that are being devolved to Scotland, providing input into the design of devolved social security and how Social Security Scotland should operate

Key findings from responses received from 384 members (a response rate of 29 per cent) include that -

- nine in ten respondents (90 per cent) had attended a PIP assessment, while 68 per cent had attended their most recent assessment at an assessment cent and 31 per cent at home;
- more than two fifths (44 per cent) felt their assessment experience was negative overall, 36 per cent felt there were negative and positive aspects, and just 11 per cent felt their assessment experience was positive overall;
- respondents were split on whether they would feel comfortable having an assessment by phone, with four in ten (41 per cent) saying they would feel comfortable and 43 per cent saying they would not; the remaining group said they did not know;
- more than seven in ten (72 per cent) thought there would be difficulties with having a phone assessment, and of these, around two fifths (39 per cent) said the main difficulty would be expressing themselves properly; and
- nearly half of respondents (47 per cent) said that a face to face assessment in their home would suit them best, followed by one quarter (24 per cent) who said a face to face assessment at a location near them would be best;

In addition, the report highlights that most respondents (89 per cent) said they would want to involve someone to support them during an assessment. Other common responses include that Social Security Scotland should use medically trained health and social care professionals to conduct assessments and these assessors should have in-depth knowledge of a claimant's particular health conditions; provide effective listening and empathy during an assessment; and report assessments truthfully and accurately.

In concluding comments, the Scottish Government highlights that the research will be used to inform the design of the new PIP consultation system -

'The survey has given the service design team a greater understanding of what citizens need from the future consultations service. It helps confirm the need to design a service that provides choice in how clients apply and communicate, reduces the need for unnecessary travel, is tailored to the individual and encourages support networks to be involved.

This survey also helps identify the design challenges to solve next, so Social Security Scotland can deliver a service that meets user's needs. There will be more research with Experience Panel members, to help create and test designs for the future service.'

For more information, see [Social Security Experience Panels – Personal Independence Payment Health Assessments Part two: Main Report](#) from gov.scot

NB - the Scottish Government has also published further Experience Panel reports today - [Carer benefits](#) | [Others speaking to Social Security Scotland for clients](#) | [Paying benefits into different bank accounts](#)

Tax Credits & Students

There are no special rules for students in the tax credits system. You must meet the age & hours requirements for working tax credit and be responsible for a child or young person to claim child tax credit.

<https://www.litrq.org.uk/tax-guides/tax-credits-and-benefits/tax-credits/tax-credits-and-students>

TAX CREDITS AND BENEFITS

Can I claim tax credits while I am a student?

www.litrq.org.uk/tax-credits-and-benefits



There are around 8,000 charities and organisations in the UK that offer cash to help struggling workers who've been made redundant to make ends meet. Collectively, they have a yearly budget of around £3billion, according to debt charity [Turn2Us](#).



Often, you're allowed to use the money to spend on whatever you need to, such as paying bills, helping with education costs or buying household appliances.

The payments aren't loans meaning you don't have to pay them back - the grants are designed to help you get out of debt not push you further into it.

How much a grant is worth depends on the charity or organisation that offers it.

How do I apply for a grant?

The first thing you need to do is find the right type of grant for you - some charities ring fence the cash for specific applicant, such as those who live in a certain area.

Turn2Us has a free [grants search tool](#) so you can find out what help put there is available to you.

Some people have described the Grants Search as the best kept secret in the charity world.

There are 1,613 grant giving organisations listed on the site and you can narrow them down based on your gender, age, location, religion and health condition.

Once you've found a grant you want to apply for you can click on the "enquire online" button to find out more.

You'll need to be logged into your Turn2Us account to apply - if you don't have one it's free to sign up.

After you've followed the application process, which will include sending over some extra information about yourself, you can typically expect to hear back from the charity within two weeks.

What grants are available if you've recently lost your job?

How much you are able to claim depends on your circumstances and what the charity has budgeted for. But these are the grants you should look out for if you're struggling financially due to recently losing your job.

Many of them are benevolent funds - or charitable organisations - related to specific industries, so make sure to include your profession when looking for a grant.

- Turn2Us give grants to people who currently work or have previously worked in one of 300 professions, including nursing, teachers and social workers.
- [RetailTRUST](#) gives grants to those who work or have previously worked in the retail industry.
- [Hospitality Action](#) offers grants for those who work or worked in the hospitality sector, such as bar staff, waiters and kitchen employees.
- The Association of British Travel Agents (ABTA) runs a [Lifeline charity](#) that offers grants to those who work or previously worked in parts of the travel industry associated with its membership, such as an ABTA accredited tour operator.

What other help can I get?

There are a number of free benefit calculators that you can use to find out what you can get, such as [Turn2Us](#), [Entitledto](#) and [Policy in Practice](#).

It's also worth checking if you can get help with bills from your local council or in the form of a government loan, and see if you're eligible for food banks.

If you don't qualify for benefits but you're worried about paying your mortgage, loan or rent, speak to your provider. Mortgage providers, for example, are offering payment holidays while some lenders are also pausing repayments.

Evidence: long term changes in the world of work and its implications for DWP

Policy in Practice has [submitted evidence](#) to the Work and Pensions Committee as part of its inquiry into the Department for Work and Pension's preparations for changes in the world of work. This post focuses on the new individualised era of work, and the role of the benefit system in supporting people.



The benefits system can respond better to changes in the world of work

The world of work has become much more flexible and personal. This means that many people do not have a stable employer, choose to work for themselves or have flexible working hours. At the same time, the benefit system has traditionally been built around assumptions about the world of work: that people are paid a regular monthly wage, are in formal employment and work for 35 hours per week. This mismatch can cause problems for many low-income households who are both working and receiving benefits. We highlight five areas where the benefits system can work better for people who are not in 'traditional' employment and better reflect changes in the world of work. This is particularly true as the economy recovers from COVID-19. Many of the sectors most heavily affected can only come back by offering their employees flexible hours, and more people are having to work multiple jobs.

Read [HERE](#)

Aberdeen local restrictions business support fund

Business Support Fund provided by the Scottish Government and administered by Aberdeen City Council. The fund will provide £900,000 to support one-off grants to Aberdeen city hospitality businesses directly impacted by the [local restrictions](#) implemented on 5 August 2020.



This funding is restricted to businesses specified in the local lockdown regulations. It will operate as a two-tiered scheme, with a smaller grant of £1,000 for businesses with a Rateable Value (RV) of under £51,000 and a larger grant of £1,500 for those businesses with a RV over £51,000.

Who is eligible?

To be eligible for a grant your business must meet the following conditions:

- You are a hospitality business operating within the Aberdeen City local authority area
- Your business or premises have been forced to close as a direct result of COVID regulations (lockdown restrictions) applied to Aberdeen City on 5 August 2020
- You have a business bank account. This is the account your grant will be paid into if your application is successful
- Your business pays Non-Domestic rates. Businesses that pay rates through their landlords rather than directly to Aberdeen City Council are eligible to apply (evidence to be provided through copy of lease agreement)
- Businesses which have breached wider COVID regulations/requirements prior to local restrictions are not eligible to apply
- Restrictions must apply to your business for a minimum of 15 days for support to be triggered

Businesses that operate multiple premises can apply for grants for each premise. The maximum any one business can receive will be restricted to £10,000 in total, regardless of the number of premises.

How to apply:

[Please monitor this page for full criteria and online application](#)

A further £100,000 of discretionary funding will be available to provide support for businesses impacted, but not directly specified in the regulations. Further details about this element of the scheme will be made available in due course.

Contact us: businessgrowthteam@aberdeencity.gov.uk Tel: 01224 346145

Brexit and the Immigration Implications for EU Nationals and their family members in the UK.

Thu, 27 August 2020 17:00 – 18:00 BST

Register: www.eventbrite.co.uk/e/116106875791

About this Event

Join our next In Conversation with Dr Paul Arnell and Yinka Lewis as they discuss Brexit and the Immigration Implications for EU Nationals and their family members in the UK.

The United Kingdom's departure from the EU raises a number of critically important questions for EU nationals resident in the UK. RGU lecturer and solicitor Yinka Lewis joins Dr Paul Arnell to discuss the most relevant issues and provide an update on the current state of affairs.

For this discussion we will be using Zoom, you will be emailed on the day with joining information and the link. This may end up in your spam inbox.

If you have any questions please contact Heather Wardrope, h.wardrope1@rgu.ac.uk

DWP updates guidance on whether cash sickness benefits can be paid to a claimant habitually resident in another EEA Member State or Switzerland

New decision-making guidance issued in relation to the daily living component of PIP, the care component of DLA, attendance allowance and carer's allowance

In ADM Memo 17/20 and DMG Memo 16/20, the DWP advises that guidance on cash sickness benefits issued in November 2019, in ADM Memo 20/19 and DMG Memo 16/19, is cancelled and replaced by the new memos.

The new guidance, [ADM Memo 17/20](#) and [DMG Memo 16/20](#), is available from gov.uk



Department
for Work &
Pensions

Child Poverty Second Year Progress Report



This progress report captures the range of activity taken forward in 2019-20, our plans for the coming year and the progress towards meeting the ambitious child poverty targets as of 2018-19.

The report shows that 56 of 58 actions reported on last year are either in progress or being delivered. It also provides the first estimates of investment targeted at low income families with children in 2019-20 which increased to over £672 million - £144 million more than the previous year –and to all low income households which increased to over £1.96 billion.



[Tackling Child Poverty Delivery Plan: Second year progress report 2019-20](#)



**...EXCITING NEWS...
OUR 2020 LECTURE WILL BE STREAMING ONLINE!**

You are cordially invited to the
Apex Scotland Annual Lecture 2020

**Courage of Convictions:
progressive visions and allies in uncertain times**

to be given by Dr Hannah Graham
Senior Lecturer in Criminology, Scottish Centre for Crime and Justice Research,
University of Stirling

Tuesday 1 September 2020 at 5.00pm on Zoom*

The Lecture will be followed by a live question and answer session with
Dr Hannah Graham and Alan Staff, Chief Executive, Apex Scotland

Submit your questions throughout the lecture!

For joining instructions and more information please contact:
lynn.hannah@apexscotland.org.uk

citizens
advice

Six million fall behind on bills because of coronavirus, with carers, shielders and key workers hardest hit.

Citizens Advice calls for urgent financial support to free people from long-term debt and strengthen the economic recovery

Read report [HERE](#)
(Published 21 August 2020)

Our new magazine has arrived! Read the issue [HERE](#)

Themed around the road to renewal it considers how we can emerge stronger in the wake of COVID-19. The magazine is available free as part of our support offer to the sector.



Surplus Earnings and Universal Credit

[A "How To" Guide](#)

Surplus earnings is an aspect of Universal Credit which can cause a lot of confusion. For most people most of the time, it is unlikely to be an issue. However, now that we are seeing clients receiving payments under the Self Employment Income Support Scheme (SEISS), the relevance of Surplus Earnings rules is increasing.

Furthermore, changes are afoot which will increase the occurrence of surplus earnings for Universal Credit claimants in future.



Job Start Payment.

Get £250 to turn into anything you need for a new job.

To be eligible you need to have been offered a job. Your job offer date must be on or after 17 August 2020.

Apply online now at
mygov.scot/jobstartpayment or call 0800 182 2222



DWP enters legal agreement to improve services for deaf customers (Published: 19 Aug 2020)



The Department for Work and Pensions (DWP) has entered a legally binding agreement with the Equality and Human Rights Commission (EHRC) to improve support for deaf customers accessing its services by telephone.

Read article [HERE](#)

Latest Funeral Support Payment statistics have been published.



Total value paid out to help people pay for the funeral of a loved one.

From 16 Sep 2019 to 30 Jun 2020

ONLINE ESOL FOR WORK

Improving your English skills for employment

New course
24th August to 16th September
Mondays & Wednesdays 10:30-12:30 (mornings)

Requirements:

- English skill level: independent user
- £15.00 deposit to secure your place (returned at end of course)

grec Register your interest at language-cafe@grec.co.uk

fairer ABERDEEN fund



LANGUAGE CAFE

SOMETIMES YOU KNOW MORE ENGLISH THAN YOU THINK...
PERHAPS YOU JUST NEED A PLACE TO PRACTICE!

JOIN OUR FREE ONLINE SESSIONS

Every Thursday at 10:30AM

language-cafe@grec.co.uk

