

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 year.

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

- ⇒ Minute of previous meeting & matters arising
- ⇒ Updates:
  - Scottish Social Security, Mike Tuckwell inc Short Term Assistance Update
  - Upcoming research opportunities. Chris Cameron User Researcher, Social Security Directorate
  - NRPF (No Recourse to Public Funds)
  - Aberdeenshire Support and Advice Team
- ⇒ Information exchange
- ⇒ General discussions
- ⇒ Universal Credit
- ⇒ Representation and Tribunals
- ⇒ Diary/calendar dates
- ⇒ AOB
- ⇒ Date and time of next meetings

Join Microsoft Teams Meeting

+44 20 3443 9692 United Kingdom, London (Toll)

Conference ID: 691 575 234#

Monday 19th Oct 2020 - Issue.23

### Child poverty levels rising in nearly every Scottish local authority, according to new data

Child poverty has risen in nearly every Scottish local authority since 2014/15, according to research published today by the End Child Poverty coalition.

The new data shows the scale of the challenge Scottish and local government if commitments to end child poverty in Scotland are to be met.

Read article [HERE](#) and full report 'Local indicators of child poverty after housing costs, 2018/19', as well as tables with local data, are available at [www.endchildpoverty.org.uk](http://www.endchildpoverty.org.uk)

## Scottish Child Payment

Scottish Child Payment is a new benefit being introduced by the Scottish Government to tackle child poverty. It is for low income families already in receipt of qualifying benefits. To start with, Scottish Child Payment will be available to families with children under six years of age only. We remain committed to rolling out this benefit to families with children under 16 years of age by the end of 2022.

Scottish Child Payment will open for applications in November 2020, with first payments being made from the end of February 2021. Low-income families with a child under six will be able to apply for £10 per child, per week - equivalent to £520 per year. There are no limits on the number of eligible children supported by Scottish Child Payment.

We want to make sure both you and the organisations you support have all the relevant information you need about Scottish Child Payment before it opens for applications.

We will be running a series of virtual roadshow events throughout October and November 2020, and would like to invite you to join these. You can sign up to one of the events by following the links below.

Our roadshows are aimed at people who work with and support families who may be entitled to claim Scottish Child Payment. We will provide you with information about the eligibility criteria and how clients can apply for the Scottish Child Payment. You will have opportunity to ask any questions you may have.

### How to book

Our virtual roadshow events are free. You will need to book a ticket through Eventbrite. Tickets will be available on a first come first served basis.

Once you have decided which virtual roadshow you would like to attend, please click on the relevant link below for the relevant event information and joining details.

- 27th Oct; [www.eventbrite.co.uk/e/scottish-child-payment-webex-event-tickets-123341619103](http://www.eventbrite.co.uk/e/scottish-child-payment-webex-event-tickets-123341619103)
- 29th Oct; [www.eventbrite.co.uk/e/scottish-child-payment-webex-event-tickets-123343117585](http://www.eventbrite.co.uk/e/scottish-child-payment-webex-event-tickets-123343117585)
- 4th Nov; [www.eventbrite.co.uk/e/scottish-child-payment-webex-event-tickets-123343719385](http://www.eventbrite.co.uk/e/scottish-child-payment-webex-event-tickets-123343719385)
- 5th Nov; [www.eventbrite.co.uk/e/scottish-child-payment-webex-event-tickets-124406618545](http://www.eventbrite.co.uk/e/scottish-child-payment-webex-event-tickets-124406618545)
- 9th Nov; [www.eventbrite.co.uk/e/scottish-child-payment-webex-event-tickets-123344832715](http://www.eventbrite.co.uk/e/scottish-child-payment-webex-event-tickets-123344832715)
- 13th Nov; [www.eventbrite.co.uk/e/scottish-child-payment-webex-event-tickets-123345318167](http://www.eventbrite.co.uk/e/scottish-child-payment-webex-event-tickets-123345318167)
- 16th Nov; [www.eventbrite.co.uk/e/scottish-child-payment-webex-event-tickets-124407330675](http://www.eventbrite.co.uk/e/scottish-child-payment-webex-event-tickets-124407330675)
- 20th Nov; [www.eventbrite.co.uk/e/scottish-child-payment-webex-event-tickets-124408042805](http://www.eventbrite.co.uk/e/scottish-child-payment-webex-event-tickets-124408042805)
- 24th Nov; [www.eventbrite.co.uk/e/scottish-child-payment-webex-event-tickets-124408899367](http://www.eventbrite.co.uk/e/scottish-child-payment-webex-event-tickets-124408899367)
- 26th Nov; [www.eventbrite.co.uk/e/scottish-child-payment-webex-event-tickets-124409936469](http://www.eventbrite.co.uk/e/scottish-child-payment-webex-event-tickets-124409936469)



Social Security Scotland  
Tèarainteachd Shòisealta Alba

## Charting Scotland's path towards recovery

October 15, 2020

The pandemic has shone a light on many of the deep inequalities created by the decisions that have been taken about how we design our economy. Miriam Brett, Director of Research and Advocacy at Common Wealth, here outlines some of the steps that can be taken in Scotland to build a more equitable, sustainable, and democratic economic system.

Read here - [www.povertyalliance.org/charting-scotlands-path-towards-recovery/](http://www.povertyalliance.org/charting-scotlands-path-towards-recovery/)

This article was first published in the latest edition of the Scottish Anti Poverty Review, which can be read [here](#).



## The government can easily fix its policy on citizenship for EU nationals – [here's how](#)

15th October 2020



The Home Secretary has a *lot* of power over [naturalisation](#), the process by which foreign nationals can acquire British citizenship. The criteria for naturalisation are set out in the British Nationality Act 1981, but that Act also empowers the Home Secretary to waive many of the criteria if she sees fit. This has been done before, and I argue it should be done again for those EU citizens who are being told they need [Comprehensive Sickness Insurance](#) (CSI) in order to naturalise.



## Universal Credit: Domestic Abuse Question for Department for Work and Pension UIN HL8771, tabled on 5 October 2020

[Written answer](#) in the House of Lords that where there is possible domestic abuse -



*The UC journal facilitates digital communication of routine information, allowing both the Department and claimants to communicate with one another. Although each partner can see the journal messages, to safeguard all our claimants, we ask that the journal is not used to share sensitive information.*

*All claimants have a named Case Manager or Work Coach which they can contact through the Freephone UC helpline or face to face in Jobcentres. These channels allow the Department to provide more immediate and bespoke support to the vulnerable partner without risk of the interaction being captured on the journal and viewed by the partner.*

## Scots families plunged deeper into destitution and despair

13th October 2020

Report exposes desperate plight of families "on-the-brink"

Years of austerity, capped by the coronavirus crisis, have led Scots families to destitution, a [new report](#) warns.

It details how families were already struggling with housing, food and basic essentials before the pandemic struck, with this latest crisis making a bad situation worse.

Barnardos and NSPCC commissioned the research, comparing a study that was carried out in 2013 by comparing family support services then with those in 2019.

It found poverty has remained the "core issue" but that services were seeing more families experiencing destitution.

[tfn.scot/news/scots-families-plunged-deeper-into-destitution-and-despair](http://tfn.scot/news/scots-families-plunged-deeper-into-destitution-and-despair)

## More than 90,000 vulnerable pensioners in Scotland will receive a winter windfall of £140 off their fuel bills

Eligible [Pension Credit](#) customers who qualify for the discount were identified after the Department for Work and Pensions cross-checked its records with energy suppliers.

Customer data was matched with records from more than 50 participating suppliers so that 95% of pensioners across the UK who will get the discount will receive it without having to lift a finger – savings totalling £137 million.

The deduction, called the [Warm Home Discount Scheme](#), will be taken automatically from energy bills before March 2021, with most pensioners receiving their discounts between now and January.

A further 220,000 pensioners across the country who meet part of the eligibility criteria but are not yet benefiting will receive a letter encouraging them to claim via a dedicated helpline.

The [Warm Home Discount Scheme](#) will be extended until at least March 2022, reducing the pressures on low income and vulnerable customers worried about being able to pay their energy bills.

The discount will not affect your [Cold Weather Payment](#) or [Winter Fuel Payment](#).

## Housing, Communities and Local Government Committee has issued a further call for evidence on the impact of Covid-19 on tenants, landlords, rough sleepers and homelessness.



In an interim report published in May, the Committee found that successful efforts to tackle rough sleeping during the Covid-19 pandemic risked being squandered if the Government failed to implement and fund a comprehensive exit strategy. It called for dedicated funding of at least £100m a year in long term housing support to prevent thousands of people currently in temporary accommodation returning to the streets. The Committee further warned of a looming homelessness crisis as private sector renters currently unable to pay rent, face building up debt or losing their homes when the current ban on evictions expires.

The Committee has issued an updated call for evidence to understand how effective Government support has been in tackling the negative impact of Covid-19 on tenants, landlords, rough sleepers and the homelessness. It will also consider what additional support may be needed over winter months and following the increase in infection rates.

### Call for evidence

The Housing, Communities and Local Government Committee wants to hear your views. It welcomes submissions from anyone with answers to the questions in the terms of reference. More information about how to submit evidence is available [here](#).

The Committee invites evidence on the following issues:

- How effective has the support provided by the Government been in addressing the impact of COVID-19 on tenants, landlords, rough sleepers and the homeless?
- What might the impact be of a second wave of coronavirus on homelessness and the private rented sector?
- What estimates or data are available on the number of eviction notices served during the ban on evictions?
- What are the best policy options for helping tenants with rent arrears caused by coronavirus?

The deadline for submissions is **Friday 27 November**

## The October edition of the new-look TFN magazine is out now.

This month's edition examines how the voluntary sector has been helping to support the public through Covid-19 and how this will change in the future. Features include a look at third sector mental health services and the pressures they face, reaction to the news that a National Care Service could be implemented in Scotland and an interview with Shonaig Macpherson on the Robertson Trust's plans to invest £200m in the root causes of poverty.



[You can read it all now!](#)

## Self-Isolation Support Grant now open

People to receive phone calls offering support.

Applications for the Self-Isolation Support Grant have opened for low income workers who are asked to self-isolate and would lose income if they needed to isolate.

The £500 grant will help those who have been asked by Test and Protect to isolate, following testing positive for coronavirus (COVID-19) or having been in close contact with someone who has tested positive.

These payments are designed to help people self-isolate for the required period to stop the spread of the virus, but who would face financial hardship due to being asked to self-isolate and will be targeted at those in receipt of Universal Credit or legacy benefits who are employed or self-employed.

The Local Self-Isolation Assistance Service is also being introduced to support people needing to isolate. As well as being able to self-refer for support through the existing National Assistance Helpline, local authorities will now proactively contact those being asked to self-isolate to offer help, advice and assistance including help to access essential food and medication or local support services.

The service will deliver an initial 30 minute call, followed up by two 10 minute calls during the period of self-isolation and will initially prioritise the most vulnerable individuals. This will ensure people are referred to the relevant services for support while maximising uptake of the Self-Isolation Support Grant for those who are eligible.

[news.gov.scot/news/self-isolation-support-grant-now-open](https://news.gov.scot/news/self-isolation-support-grant-now-open)



## New Veterans Railcard launched

The new Veterans Railcard, which is for anyone who has served at least one day in the UK Armed Forces or Merchant Marines who have seen duty on legally defined military operations, will save veterans 1/3 off most rail fares to help reconnect them to loved ones and connect them to new training and work opportunities.

The new Veterans Railcard will be available for a special introductory price of just £21 for a 1-year Railcard or £61 for a 3-year Railcard, until 31st March 2021. It will offer the Railcard holder and their companion 1/3 off most rail fares and 60% off for up to four children aged 5-15 years.

For more information visit [www.veterans-railcard.co.uk](http://www.veterans-railcard.co.uk)

## MPs to probe welfare in Scotland

14 October 2020

Committee seeks views on the effectiveness of Scottish Choices, Scotland-specific issues raised by universal credit policies, and the impact of advance payments on increasing claimants' debt problems

The Scottish Affairs Committee today launches its inquiry into the impact of welfare reform in Scotland.

Setting out the terms of reference for its inquiry on [Welfare policy in Scotland](#) yesterday, the Committee highlights that claimants in Scotland currently receive £19.5 billion in welfare payments, which have undergone cuts and a series of reforms - including the roll-out of universal credit and the devolution of parts of the welfare system from Westminster to Holyrood - and, as a result, says it wants to examine the effects of these policies on the lives of claimants and poverty and inequality levels more broadly in Scotland.

The inquiry will consider the following questions:

- What impact has UK welfare reform had on poverty & inequality in Scotland?
- How well is Universal Credit working in Scotland? Are there issues with Universal Credit that are specific to Scotland compared to the rest of the UK?
- What has been the effect of the introduction of full Universal Credit services in Scotland for claimants who previously received legacy benefits?
- Do people in Scotland benefit from the flexibility of having Universal Credit paid at a different frequency or to their landlord directly via the Scottish Choices system?
- How effective has cooperation been between the UK & Scottish Governments on the devolution of new welfare powers to Scotland?
- Why have there been delays in the administration of benefits, which has been devolved to Scotland via the Scotland Act of 2016? What have been the impacts of delays in the devolution of benefits administration?
- What changes might be necessary to help manage the transfer of claimants and data from the Department for Work & Pensions to Social Security Scotland?
- What impact could diverging welfare policies in Scotland and the rest of the UK have on welfare claimants in Scotland?
- What are the likely long-term impacts of coronavirus on the devolution of welfare?

For more information, see [MPs to probe welfare in Scotland](#)

## Fair Rents (Scotland) Bill

The Local Government and Communities Committee wants your views on a new Bill about private rented housing. The deadline is **7 December 2020**.

Once passed, the Fair Rents (Scotland) Bill would limit increases to the Consumer Price Index plus 1 per cent

The new consultation asks for views on -

- Whether there is a need to make private rents fairer for tenants and to create a 'better balance of power' between private landlords and tenants?
- Whether section 1 of the Bill - that prevents a landlord of a private residential tenancy from increasing rent in any year by more than the Consumer Price Index plus 1 per cent - should be included, and if so, whether the Scottish Government should be given a power to vary the cap?
- Whether section 2 - that allows a tenant in a private residential tenancy to apply to have a 'fair open market rent' determined by a Rent Officer - should remain part of the Bill?
- Whether details of the monthly rent charged for a property, the number of occupiers, and the number of bedrooms and living apartments should be included in the Scottish Landlord Register to help ensure more public data about private rent levels is made available?

For more information, see [Fair Rents \(Scotland\) Bill: Call for views](#)



In November 2019, UNHCR came to Aberdeenshire to carry out a participative appraisal with refugee women resettled locally. Their findings have been published today in a UNHCR Report entitled **Safer and Stronger** ;

<https://www.unhcr.org/uk/protection/basic/5f2d47eb4/safer-and-stronger-experiences-of-refugee-women-resettled-to-the-uk.html>

Safer and Stronger: Experiences of Refugee Women Resettled to the UK

[www.unhcr.org](http://www.unhcr.org)

## Cut ISA allowances to fund saving support for the low-paid

18 October 2020

Tax-free ISA allowances should be cut so money can be used to reward saving by younger people on low incomes, a think-tank says today.

The Social Market Foundation made the call as it published analysis showing that many workers who face unemployment and pay cuts over the Coronavirus crisis have no financial savings to fall back on.

To support savings and financial resilience among the low-paid, the SMF said that ministers should consider an "auto-enrolment" workplace savings schemes, where workers, employers and the Government all contribute to a savings account.

[www.smf.co.uk/cut-isa-allowances-to-fund-saving-support-for-the-low-paid/](http://www.smf.co.uk/cut-isa-allowances-to-fund-saving-support-for-the-low-paid/)

## Iain Duncan Smith Founded Centre for Social Justice Think Tank Produces Report Unfinished Business: Next Steps for Welfare Reform In post-Covid Britain

THE CENTRE FOR  
SOCIAL  
JUSTICE

Today the Centre for Social Justice Think Tank has published a major new report called 'Unfinished Business' which outlines plans for a universal support system to sit alongside Universal Credit payments. Universal Credit is not the end of the welfare reform story. The next task that faces the Department for Work and Pensions say the think tank must be how to support people back in to work and not forget those furthest from the jobs market. Director of Policy, Edward Davies explains how this would work below.

The Centre for Social Justice have submitted these plans to the Chancellor and they say they will be pushing for significant new investment in helping overcome the barriers facing many Universal Credit claimants as they look for sustained employment in the coming months and years.

[Unfinished Business: Next steps for welfare reform in post-Covid Britain](#)

### CHRISTMAS BENEFIT PAYMENTS

The DWP have said: "If a payment date is on a bank holiday or weekend, customers will be paid on the last working day before the bank holiday or weekend."



This year, things are different in that Monday December 28 is a bank holiday in lieu of Boxing Day, which will fall on a Saturday and therefore not count as a public holiday.

- **Due date: December 24, 2020 - Payment date December 24**
- **Due date: December 25, 2020 - Payment date December 24**
- **Due date: December 26, 2020 - Payment date December 24**
- **Due date: December 27, 2020 - Payment date December 24**
- **Due date: December 28, 2020 - Payment date December 24**
- **Due date: December 29, 2020 - Payment date December 29**
- **Due date: December 30, 2020 - Payment date December 30**
- **Due date: December 31, 2020 - Payment date December 30**
- **Due date: January 1, 2021 - Payment date December 31**

Call the helpline straight away if your payment does not arrive on time.

The Universal Credit helpline number is 0800 328 5644. Lines open Monday to Friday, 8am to 6pm. All calls are free. The line is closed on bank holidays.

### SNP call for universal basic income pilot 13th October 2020

Party says UBI has the potential to solve the poverty crisis.

SNP MPs will lead a Westminster Hall debate on the introduction of a Universal Basic Income – saying it is indefensible for the Tories to obstruct this potential solution to poverty after imposing a decade of brutal austerity policies.

The Scottish Government confirmed on 21 May 2018 it would provide £250,000 over two years to support the undertaking of a feasibility study for a UBI pilot in Scotland and has urged UK ministers to engage with them on this, given welfare and tax powers remain at Westminster. The UK government has so far refused.

The Senedd Cymru has also passed a motion calling for a Universal Basic Income Trial in Wales.

<https://welfareweekly.com/snp-call-for-universal-basic-income-pilot/>

### Scottish Statutory Debt Solutions Statistics: September 2020

Accountant in Bankruptcy (AiB) has released experimental statistics reporting statutory debt solutions in Scotland for September 2020.

- There were 7,003 personal insolvencies in the year to the end of September 2020, 3,275 (31.9%) fewer than in the same period the year before.
- Bankruptcies decreased by 37.5% in the year to the end of September 2020 when compared with the same period the year before.
- PTDs decreased by 28.8% over the same period.
- There were 2,417 approved DPPs under Debt Arrangement Scheme in the year to the end of September 2020 compared with 2,085 for the same period the year before, an increase of 15.9%.
- The introduction of new provisions on the statutory moratorium and the revised fee structures in place for accessing bankruptcy are part of emergency measures brought in by both the Coronavirus (Scotland) Act 2020 and the Coronavirus (Scotland) (No.2) Act 2020.
- As at 30 September 2020, 621 applications for moratoria had been granted under the new powers.
- In the period between 27 May and 30 September 2020, there were 845 new applications for bankruptcy which benefitted from the reduced application fee – 670 (79.3%) of which paid no application fee at all.
- The figures released today are classed as Experimental Statistics though these were produced in accordance with the professional standards set out in the Code of Practice for Official Statistics.

A full statement of Scottish Statutory Debt Solutions Statistics for September 2020 is available: <https://www.aib.gov.uk/scottish-statutory-debt-solutions-statistics>

A summary of emergency measures in related to statutory debt solutions brought in by both the Coronavirus (Scotland) Act 2020 and the Coronavirus (Scotland) (No.2) Act 2020 is available: <https://www.aib.gov.uk/covid-19-emergency-legislation>

 ACCOUNTANT  
IN BANKRUPTCY  
SCOTLAND'S INSOLVENCY SERVICE