Newsletter for advisers in the North East

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.

September 2023 Newsletter

If you would like an article included in the next bulletin, please contact admin@nesaf.co.uk



Sign up for latest news and information at www.nesaf.co.uk/contact/

Register to add and comment on our Message Boards at www.nesaf.co.uk/wp-login.php? action=register

The next AMI Lunch and Learn event will be taking place on Wednesday 20 September at 11am

If you would like to attend then please register for your place via Eventbrite using the following link: AMI Lunch and Learn for free sector debt advisers Tickets, Wed 20 Sep 2023 at 11:00 | Eventbrite

If you are unable to book this way for some reason then please reply to me directly instead. You should feel free to forward this link on to any colleagues that may be interested.

Kevin Mapstone, Insolvency Practitioner, AMI Financial Solutions
Ltd kevin.mapstone@amifinancialsolutions.com

Benefit calculator



Our benefits calculator will help you Find out what benefits you can claim.

If you are affected by Coronavirus please go through the calculator and we will tell you about your entitlements. Also see our guide To benefits for people affected by Coronavirus.

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 >>>

In the UK, the number of people seeking help to feed themselves and their families through food banks has increased from 26,000 in 2010, to more than 2.56 million in 2022. At the same time, the cumulative wealth of the top ten billionaires in the UK has grown from £48 billion in 2009 to £182 billion in 2022 - an increase of 281 percent.

www.forbes.com

CPAG's Mental Health and Benefits Handbook

Mind and CPAG proudly announce the first edition of the Mental Health and Benefits Handbook in print.

This new handbook includes an overview of various mental health symptoms, gives guidance about when and how to ask about them and provides the tools you need to give accurate advice in a supportive manner. It focuses on advice and guidance for different stages of benefit claims and problems you might en-



counter during the process. It also addresses key topics including assessments, safeguarding, complex needs, supporting evidence and challenging decisions.

The book is available to read for free online, or you can buy a print copy from CPAG's bookshop





Disability Cost of Living Payment - update

Most people entitled to the £150 Disability Cost of Living Payment will have been paid automatically between 20 June and 4 July.

Customers can now report a missing payment if they think they should have had one of the following payments but cannot see it in their bank, building society or credit union account:

- £301 Cost of Living Payment for a low-income benefit
- £150 Disability Cost of Living Payment

We ask that customers do not report the same missing payment more than once. We will reply to their reports as soon as we can.

Report a missing Cost of Living Payment

DWP launches new Midlife MOT website

A new online Midlife MOT has been launched to help older workers with financial planning, health guidance, and to assess what their skills mean for their careers and futures.

The free Midlife MOT website encourages people to review their skills and help to break down barriers to the labour market, in turn delivering on the Government's priority to grow the economy. It brings together trusted services, help such as a jobseeker toolkit and charity resources. It will allow people to identify job opportunities across the UK as well as better preparing them for later life and their retirement.

DWP launches new Midlife MOT website

Pre-settled Status – automatic extension

After losing a High Court challenge, the government have announced that they will automatically extend Pre-Settled Status for two years for those who have not yet been granted Settled Status.

This will commence in September 2023 and people will be notified directly. The press release also states that 'the Home Office also intends to take steps to automatically convert as many eligible Pre-settled Status holders as possible to Settled Status once they are eligible for it, without them needing to make an application.'

For more information, visit: www.gov.uk/government/news/eu-settlement-scheme-enhancements-confirmed

Universal Credit 'virtual agent' telephone system

From late September 2023, the DWP is introducing a virtual agent telephone system for Universal Credit that will replace 'Interactive Voice Response call journeys (in other words, press 1 for X, 2 for Y) with a voice led solution which will interact with customers in a way that mimics human conversation.'

The announcement also states that 'If, at any point during their interaction with the DWP Virtual Agent, the customer asks to speak to a person, indicates they are vulnerable or notifies they are a phone claim, they will be taken out of Conversational Platform and routed to a telephony agent. We have also added limits on the number of error messages a customer can experience, or the number of times information can be repeated, meaning a customer will not become trapped in Conversational Platform.

So, if it's not working for them, we will route them to a telephony agent.'

For more information, visit: welfare-direct-82023#new-conversational-platform-on-uc-telephony







Adult Disability Payment - Stakeholder Update Events (Online)

- Adult Disability Payment Updates, Wednesday 6 September 10:30 12:00
- Adult Disability Payment updates, Thursday 14 September 13:00 14:30
- Adult Disability Payment updates, Tuesday 19 September 10:30 12:00

Social Security Scotland launched Adult Disability Payment nationally in Scotland on 29 August 2022. To mark one year of delivering this new form of assistance Social Security Scotland would like to invite you to attend one of our free online stakeholder information events.

This is an opportunity for us to share what we have learned over the course of this first year, what improvements we have been able to make and how your feedback and that of our clients is helping to shape the future delivery of the benefit. There will also be an opportunity for you to ask questions and provide us with your feedback. These events are for any stakeholders supporting people in Scotland living with a disability, long term health condition or a terminal illness.

If you would like to find out more information about this event or book a place please visit the **Social Security Scotland website**.

We would very much appreciate if you would share this invite with your colleagues.

If you have any questions about any of the events or difficulty booking a place, then please contact the National Engagement and Partnership Team at: nationalengagementandpartnership-team@socialsecurity.gov.scot

Families encouraged to access support to help with school costs

With children across Scotland now back at school, it isn't too late for families to check whether they are eligible for financial support from Social Security Scotland.

Two of our five family payments are designed for families of school-age children.

Scottish Child Payment is £25 per child per week for eligible families from birth until a child turns 16. It was extended to include children aged from six until their 16th birthday last year – meaning there is support through primary school and for most of their secondary education.

If you get Universal Credit, tax credits or other qualifying benefits but don't get Scottish Child Payment you should **check whether you are eligible**.

If you receive Scottish Child Payment you will automatically receive Best start Grant School Age Payment when your children are the right age, unless you opt out. School Age Payment is a one-off award of £294.70 to help with costs of starting school.

Some people are eligible for this benefit but not Scottish Child Payment – including those who receive Housing Benefit, parents and carers who are 18 and parents and carers who are aged 18 or 19 and dependent on someone else.

If you are not eligible for Scottish Child Payment and getting an automatic payment, you should make a <u>separate application for School Age Payment</u>.

There is a window for School Age Payment, which is open between 1 June 2023 and 29 Feb 2024, is for children born between 1 March 2018 and 28 Feb 2019.

Financial support for families and parents of school age children is also available from your local council. School Clothing Grant helps to pay for your child's school clothing and shoes Check your council's website to see when you apply for the grant. Most councils will accept applications from July until the end of March.





Scottish Government publishes draft Disability Assistance for Older People Regulations

Draft regulations set out rules and eligibility criteria for pension age disability payment that will replace attendance allowance in Scotland from Autumn 2024

The Scottish Government has published the *Draft Disability Assistance for Older People (Scotland)* Regulations 2024 which set out the rules and eligibility criteria for pension age disability payment that will replace attendance allowance in Scotland from Autumn 2024.

The <u>Policy Note</u> for the draft regulations advises that, in addition to setting out the rules and eligibility criteria for pension age disability payment -

'The draft instrument includes provisions to include the Scottish definition of terminal illness as part of pension age disability payment, and provisions in relation to individuals who move from Scotland to reside in another part of the United Kingdom, or who move to Scotland. It further includes provisions for when short-term assistance is to be given to those who have been in receipt of pension age disability payment.'

The Policy Note also advises that, while the eligibility criteria for pension age disability payment broadly align with the eligibility criteria for attendance allowance, the Scottish Government is making improvements to the application process and the collection of supporting information about an individual's disability, and that -

'Pension age disability payment will be delivered by Social Security Scotland from Autumn 2024 through a pilot and phased approach. Social Security Scotland will then accept new applications from individuals across all of Scotland in 2025.'

In addition, the Scottish Government has published the following assessments of the draft regulations -

- Draft Equality Impact Assessment;
- Draft Fairer Scotland Duty Assessment;
- Draft Business and Regulatory Impact Assessment; and
- Draft Island Communities Impact Assessment.

NB - the Scottish Government has also <u>referred the draft regulations to the Scottish Commission</u> <u>on Social Security</u>.

The <u>Draft Disability Assistance for Older People (Scotland) Regulations 2024</u> are available from gov.scot

45 children become homeless every day in Scotland

More than a class full of children are falling into homelessness every day in Scotland. Shocking isn't it? **New statistics released by the Scottish Government** have revealed record breaking numbers of people living in homelessness in Scotland.

45 children become homeless every day in Scotland - Shelter Scotland







Eligible families urged to apply for Pregnancy and Baby payment

Campaign launched in "baby boom" months

Families have been urged to apply at the earliest opportunity for Best Start Grant Pregnancy and Baby Payment in Scotland's "baby boom" months.

Figures from National Records Scotland showed that August, September and October produced the highest number of births per month in 2022. There were more than 4000 babies born in each of these months last year against an overall monthly average of 3882.

Pregnancy and Baby Payment, which is £707.25 for first children and £353.65 for subsequent births, is the first Scottish Government benefit many people apply for.

There is no cap on the number of children a family can receive Pregnancy and Baby Payments for, if eligible.

Social Justice Secretary Shirley-Anne Somerville said:

"We want eligible families to apply as early as possible for Best Start Grant Pregnancy and Baby payment and become aware of the range of support which may be available.

"We know that the next few weeks and months are exciting times for lots of families.

"The payment for a first child is more than £700 at a time of high inflation with the costs of buying food and clothes and all the other things which come with looking after a new born.

"There's no cap on this benefit – every eligible family can get a Best Start Grant for every child they have.

"our package of five family payments – Scottish Child Payment, Best Start Foods and the three Best Start Grants – can be worth around £10,000 by the time a child turns six and more than £20,000 by the time they turn 16."

Background

Tackling poverty and protecting people from harm is one of three critical missions for the Scottish Government and it will continue to tackle child poverty via its second child poverty delivery plan for 2022-26, Best Start Bright Futures.

Best Start Grant Pregnancy and Baby Payment helps with the costs of having a baby and can be applied for from the end of the 24th week of pregnancy until a baby turns six months old. If your baby is born before 24 weeks applications can be made from that date. The payment also provides support for people who have had a stillbirth.

People who have taken over looking after a child, including those who have adopted, can apply up to the day before the child's first birthday.

Further information about the payment and other Best Start Grants can be found here: **Best Start Grant and Best Start Foods - mygov.scot**

National Records of Scotland statistics on 2022 births can be found here: <u>Vital Events - General Publications | National Records of Scotland (nrscotland.gov.uk)</u>

Among the help offered by the Scottish Government to families of new borns, Scotland's Baby
Box
provides families with a range of essential items for the first six months of their baby's life, delivered in a sturdy cardboard box which can be used as a safe sleeping space during the early months. The contents of the box are designed to inform and support positive parenting behaviours.





Strengthening the safety net

Action plan to ensure Scottish Welfare Fund reaches those in most need.

Improvements to the way crisis support is delivered in Scotland are set out in a plan published today.

The Scottish Welfare Fund provides a vital safety net which has paid out more than £380 million in emergency funds to more than half a million households over the last ten years.

The plan sets out 22 commitments to help the Fund better address unmet need and make decisions more consistent across the country. Actions include a simplified application form, clearer guidance and better promotion to those who may not currently be being reached, including older people.

Improved guidance on referrals to wider services such as debt and welfare advice will also aim to help people with their finances so they can avoid future crisis.

Social Justice Secretary Shirley-Anne Somerville said:

"Ten years on from the introduction of the Scottish Welfare Fund, it is time to make improvements to ensure it continues to provide lifeline support. These actions will help to ensure that no matter where people live, they can access support they are eligible for in their time of need.

"The current financial pressures facing many households and the hardship that brings has shone a spotlight on the need for such emergency funds, and as the independent review of the fund made clear in March, the inadequacy of UK Government welfare has contributed to increased demand. "The publication of this plan demonstrates the Scottish Government's dedication to strengthening our social security system and working to best meet the requirements of people in Scotland."

Background

The Scottish Welfare Fund Action Plan published in June 2023

The plan is a response to an independent review commissioned by Ministers

Scottish Welfare Fund review: final report

The plan aims to ensure the fund embeds the same principles of fairness, dignity and respect which underpin the Scottish benefits system.

Strengthening the safety net

Scottish Child Payment reaches more than 316,000

The families of more than 316,000 under-16s were benefitting from Scottish Child Payment by the end of June this year, according to the latest official statistics.

New figures published today show the payment of £25 per week, which is unique in the UK, was reaching 316,190 - an increase of more than 13,000 compared to 31 March 2023.

The average time taken to process applications was 13 working days in June 2023 – down from 40 working days in March 2023.

The Scottish Government has twice increased the payment; first from £10 to £20 per week per child then £25 when it extended to include all eligible children under 16 in November last year

The statistics are available in full here.



Edinburgh sheriff grants recall of unpaid council tax arrestment

10th Aug 2023

An application for recall of an arrestment served by the City of Edinburgh council on the bank account of a man with unpaid council tax has been granted by an Edinburgh sheriff.

About this case:

CITATION: [2023] SC EDIN 21 JUDGMENT: <u>External link</u> COURT: Sheriff Court

JUDGE: Donald Corke, Advocate

Kevin McKenzie argued that funds in his Bank of Scotland account could not be lawfully arrested as his sole income was derived from benefits. It was the position of the respondent that the payments ceased to be protected once they entered the bank account as the bank was the present owner of the funds.

Edinburgh sheriff grants recall of unpaid council tax arrestment | Scottish Legal News

Managed migration

DWP have published their research and insights gathered from the migration of tax credit claimants to Universal Credit.

The research has found that:

- 'there is confusion that Universal Credit is only for people 'out of work', rather than also being for those 'in work';
- there is a belief that they would be moved to Universal Credit automatically;
- some individuals had recently renewed their tax credits so did not believe they would need to claim Universal Credit:
- there is a belief by some claimants that they are not able to make a claim to Universal Credit if they have capital over £16,000.'

DWP have moved to address these issues through clearer information in the migration notice. Worryingly, there remains a small but consistent number of tax credit recipients who do not go on to claim Universal Credit once they have received their migration notice.

'Findings so far show the following emerging themes:

- some claimants who do not claim Universal Credit on receiving a Migration Notice are making a
 conscious decision not to claim. Where the amount they would receive was particularly small,
 some claimants did not see it as worthwhile to claim given the time they perceived would be
 needed to apply to Universal Credit and comply with subsequent requirements;
- some claimants believed they were not eligible for Universal Credit, as their circumstances had recently changed and their tax credits had already stopped. In some cases, this was emphasised by a recent increase in income;
- finally, there was a sense from some claimants that they felt a stigma attached to claiming Universal Credit as it combined in work and out of work benefits. Some claimants reported that they didn't feel they needed Universal Credit as their income was sufficient and they believed that benefits should only be for those who really need them.'

For the full report, visit: <u>www.gov.uk/government/publications/completing-the-move-to-universal-credit-learning-from-initial-tax-credit-migrations</u>



SAVE THE DATE: Challenge Poverty Week film screening and discussion

Screening and discussion for Challenge Poverty Week Venue: TBC (Aberdeen City Centre)
10am-12noon, Friday, October 6th 2023

Join **shmu**, **Cfine**, **AberNecessities** and **Aberdeen Cyrenians** for a special event to mark **Challenge Poverty Week**. The event will include films from people with lived experiences of poverty, as well as organisations that are helping to support them. The event seeks to bring together policy makers, the third sector and communities to engage in a conversation about tackling poverty in Aberdeen City and beyond.

After the screening there will be an opportunity to be part of a conversation, bringing third sector organisations, policy/decision-makers, and community members together to discuss what more we can do together to Challenge Poverty.

Coffee, tea and refreshments will be provided.

This is an open event, and everyone is welcome so please share with your contacts.

Please book your space using this short form: https://forms.office.com/e/jQBQxJ9bj4

Doubly punished: 1 in 4 hit by benefit cap and two-child limit

The effects of the cost of living crisis are stark: teachers handing out toothpaste to children who have none at home; the toll on mental health caused by a constant struggle to get by without enough; and the explosion in demand for over-stretched food banks. But these harms are multiplied by the benefit cap and two-child limit, flagship policies of the welfare reform agenda which sharply sever the relationship between need and support provided by our social security system.

Read the full article at Doubly punished: 1 in 4 hit by benefit cap and two-child limit | CPAG

Universal Credit falling so far short of the cost of essentials is putting the health of millions at risk say health bodies and charities

Organisations representing hundreds of thousands of health and care professionals, and the millions who use their services, warn that so many people are routinely going without the essentials it poses a serious risk to the UK's health.

Universal Credit falling so far short of the cost of essentials is putting the health of millions at risk say health bodies and charities | JRF



Where's the Credit?: Single Parents, Universal Credit and Mental Health

Universal Credit (UC) is harmful to the mental health of claimants and has a particularly detrimental impact on the mental health of lone parents, creating stress, anxiety and financial hardship.

This rapid response briefing shares findings from the <u>Changing Realities research</u> <u>programme</u>, which works in partnership with over 100 parents and carers living on a low income from across the UK.

You can read the report in the window below, or **download it from here**.

Social Security Scotland call wait times: FOI release

Information requested

Request for information 1: Claimant call wait times from 1 March 2023 to present date (20 July 2023). Please provide this information in a table with a breakdown by call wait time, the number of calls and percentage of calls.

For reference of how this information could be laid out please refer to a previous FOI response Social Security Scotland provided in which this information was given (FOI/202300344650)

Request for information 2: The longest claimant call wait time recorded between 1 March 2023 to present date (20 July 2023).

Response

Request for information 1: The below tables contain the requested information from the period 1 March 2023 to 20 July 2023.

This information is based on internal management information and has not yet been quality assured to the same standard as published information on telephony services.

Request for information 2: Our records indicate the longest wait time in the period 1 March 2023 to 20 July 2023 is 3 hours and 26 seconds in April 2023.

May 2023			
Call wait time	Number of calls	Percentage of calls	Average Wait time
Under 30 minutes	40731	71.95%	00:20:45
30 - 59 minutes	14591	25.77%	
Over 60 minutes	1289	2.28%	
Total	56611	100.00%	
June 2023			
Call wait time	Number of calls	Percentage of calls	Average Wait time
Under 30 minutes	52197	83.14%	00:18:06
30 - 59 minutes	10194	16.24%	
Over 60 minutes	393	0.63%	
Total	62784	100.00%	
1st July to 20th July 2023			
Call wait time	Number of calls	Percentage of calls	Average Wait time
Under 30 minutes	27974	76.23%	00:19:33
30 - 59 minutes	8160	22.24%	
Over 60 minutes	561	1.53%	
Total	36695	100.00%	