



How the Universal Credit Bill will create a two-tiered system for disabled people

The UC bill will have a devastating impact on disabled people and their families. An estimated **730,000 disabled people** will lose out on £3,000 per year, on average. The bill will create a two-tiered system of support, as people who qualify for UC health from the 6th of April 2026 will generally receive a lower rate of support. It won't help disabled people into work. And people with severe, life-long conditions may miss out on protections.

[Not so Universal: the two-tiered health element. How the Universal Credit Bill will create a two-tiered system for disabled people](#)

Supporting homeless and no fixed abode customers to move to Universal Credit

We need your help in supporting homeless and no fixed abode customers who are claiming Employment and Support Allowance (ESA) by sharing the following important information:

Those claiming ESA will have their benefits end if they do not make the move to Universal Credit.

Migration Notice letters are being sent to their correspondence address. This provides all information required for a claim. They **should not** make a claim without it.

If they have not received this letter, they should ring the helpline (0800 169 0328) for support to make a digital claim.

More information at [Move to Universal Credit](#).

Benefit calculator

Aberdeen City Council's benefits calculator will help you find out what benefits you can claim.

The calculator is free to use, and the details you provide are anonymous.

Before you start, make sure you have information about your savings, income, pensions and existing benefits (for you and your partner).

If you run out of time, you can save your calculation and come back to it later, and pick up right where you left off.



[START >>>](#)

TV Licensing training sessions for Money Advisors

We are pleased to announce the return of our training session tailored to frontline money advisors.

This session will cover essential topics, including how to support your clients to pay for their TV Licence with manageable payments, and understanding eligibility for free licences for clients over 75, and receiving Pension Credit.

We'll also give you some insight on how TV helps people avoid loneliness, helps parents support their children's learning, and provides the most vulnerable people with routine. Many people, understandably, have many more things to pay for. However, not paying for a TV Licence can result in a prosecution. We want to make sure people avoid this and receive help.

We'll also show you how you can access valuable resources to support your clients on TV Licensing issues. Whether you're an adviser looking for a refresh or new to the money advice sector, don't miss this chance to enhance your knowledge and better support your clients!

The training session will take place on **Microsoft Teams**, joining instructions will be sent to all those who have registered a few days prior to the event.

[Wednesday 24 September - Register here](#)

[Wednesday 8 October - Register here](#)

How does the benefits system influence young people's choices?

The [Social Security Advisory Committee](#) (SSAC) exists to provide impartial advice to the [Secretary of State for Work and Pensions](#) and the wider ministerial team on the social security system. As part of our [independent work programme](#) we have just begun a new detailed study into how the benefits system influences the decisions young adults aged 16- to 18-year-old – and their families – make around education, apprenticeship and work.

The support provided by [Child Benefit](#), [Universal Credit](#), and other payments varies according to the decisions taken by young adults. For young people in low-income households the decision to move from full-time education into an apprenticeship can – but not always – reduce their parent(s) entitlement to means-tested support. For young carers, care leavers, or those with disabilities, the implications can be particularly complex. And there is variation in the support available in different parts of the UK.

The three key goals of our study are therefore to:

- understand and document how support provided for young people in different circumstances varies according to whether they remain in education, begin an apprenticeship or move into paid work with training;
- assess how well families understand the financial consequences of these choices, and whether decision-making is based on clear information;
- examine the impact of the benefits system on the decisions young people and their parents actually make.

Our project will draw on existing research and engagement with policy officials at the [Department for Work and Pensions](#) and [devolved administrations](#) in order to map how support for different choices made by young adults varies across Eng-

land, Scotland, Wales and Northern Ireland. We also want to understand the lived experience behind the formal rules of the system and the relevant statistics. To ensure this, we will bring in voices from those with experience of these issues including, most importantly, directly from parents and young people themselves. We will also host roundtables with charities, including organisations working with young carers, care leavers and disabled young people. And we will meet with think tanks and others who have done work in this important, though somewhat neglected, policy area – especially in the context of the raising of the education and training leaving age up to 18 in 2013.

Our project is also timely. There is increasing concern about the rising number of young people in the UK who are [Not in Education, Employment or Training](#) (NEET). The DWP's recent [Green Paper](#) includes a discussion of reforms specifically targeted at 16- to 24-year-olds, and the Government has a new [Youth Guarantee](#) for 18- to 21-year-olds in England. By way of a response to some of these issues, DWP has just appointed a Director for Youth and NEET, Alex Fitzpatrick. We look forward to working with Alex and her colleagues as our research proceeds through the summer and autumn, with a plan to send our findings – on what is working well and any weaknesses that we uncover – and recommendations for any reforms needed to the Secretary of State for Work and Pensions by the end of the year.

If you have any evidence relevant to the three goals listed above that may inform our advice or help shape our recommendations to the Secretary of State, we would be delighted to hear from you. Please do get in touch with Lauren Shields, who we have recently been delighted to welcome to our secretariat under a PhD student [policy internship scheme](#) funded by [UK Research and Innovation](#) to support us on this project. Lauren can be contacted at ssac.consultation@ssac.gov.uk.

Housing Emergency Action Plan to tackle the housing crisis in Scotland

Published 02 September 2025

The plan focuses on three key areas – ending children living in unsuitable accommodation, supporting the housing needs of vulnerable groups and supporting growth and investment in the housing sector.

[Tackling Scotland's Housing Emergency - gov.scot](#)



Scottish Government
Riaghaltas na h-Alba

Apply for a Universal Credit advance or hardship payment

- [Overview](#)
- [Get an advance on your first payment](#)
- [If your payments have been stopped or reduced](#)
- [Get an advance for unexpected costs](#)
- [Help with job expenses](#)
- [Get an advance if your circumstances have changed](#)

Universal Credit and prison leavers

Information for prison leavers, work coaches and probation officers about Universal Credit.

[Universal Credit and prison leavers](#)

Five Family Payments: evaluation

Published 4 September 2025

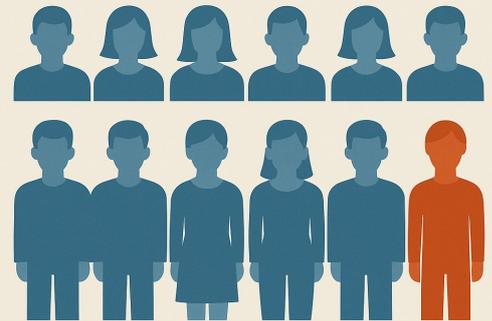
Previous evaluations of these benefits were undertaken separately, focusing on immediate and short-term policy outcomes.

This report presents a combined evaluation of the Family Payments. It re-evaluates progress towards immediate and short-term outcomes, and also evaluates progress towards medium-term policy outcomes. Additionally, it considers how the Five Family Payments may have contributed to the Scottish Government's long-term aims (e.g. reduced child poverty).

The policy outcomes of the Five Family Payments mostly relate to the experience of people who apply for the benefits, and the impact of the benefits on people who receive them.

[Five Family Payments: evaluation - gov.scot](#)

**AROUND 1 IN 10
ELIGIBLE PEOPLE
DO NOT CLAIM**



Expression of interest to join the Independent Disability Advisory Panel

The Department for Work and Pensions is launching an expression of interest application process to become a member of the new Independent Disability Advisory Panel, which forms part of this Government's commitment to improving collaboration with Deaf and disabled people and people with long-term health conditions. The purpose of the Panel is to convene and connect the expertise of Deaf and disabled people and people with long-term health conditions into the design and delivery of health and disability policy and strategy.

We are looking for 10 individuals from Great Britain (England, Scotland and Wales) with lived experience of Deafness, disability or long-term health conditions who have additional experience through:

- Working or volunteering for a Deaf or Disabled People's Organisation or Charity, or active participation in a health or disability related network, campaign, or research project.
- Existing experience providing strategic advice on matters related to health and disability.
- A strong understanding of the barriers faced by Deaf and disabled people and people living with a long-term health condition in relation to employment, unemployment and economic inactivity.
- The ability to work effectively with a wide range of people.

This is a paid role, and applicants will be expected to dedicate 1.5 days per month to the Panel. The Panel will run until the 31 March 2026, with the possibility to extend.

Full information on the role and responsibilities along with the application form can be found on [GOV.UK](#).

We are committed to making reasonable adjustments to ensure applicants are not disadvantaged in the process and we strongly encourage applications from Deaf and disabled people and people with long-term health conditions from all backgrounds.

Additional questions can be sent to DisabilityAdvisoryPanel.Secretariat@DWP.gov.uk

Evaluating efforts to tackle poverty

Published 04 September 2025

New report highlights the impacts of Scottish policies.

Scottish benefits are easing the cost-of-living burden for families according to a new evaluation.

The Scottish Centre for Social Research surveyed people in receipt of any of the Five Family Payments, a group of benefits designed to tackle poverty and to improve household finances.

Findings show the payments have a positive impact on recipients' overall finances and have helped to reduce material deprivation and food insecurity for low-income families. The majority of Scottish Child Payment and Best Start Foods recipients agreed the payments meant they did not need foodbanks.

Other impacts include a reduction to household debt and borrowing and more children being able to undertake extra-curricular activities, like sport, music or drama.

Recipients also commented that the automatic payment system reduces worry and stress.

Background

[Evaluation report](#)

The Five Family Payments include:

- The Scottish Child Payment, which is a weekly payment of £27.15 for each eligible child under 16 years of age.
- The Best Start Grant includes three payments designed to support families at different stages, including during pregnancy and when a child starts school, including:
 - the Pregnancy and Baby Payment, which is a payment of £767.50 on the birth of the first child and £383.75 on the birth of any subsequent children
 - the Early Learning Payment, which is a payment of £319.80 per child for children between 2 and 3.5 years old to support child development
 - the School Age Payment, which is a payment of £319.80 per child to help with the costs of preparing for school
- Best Start Foods, which is a prepaid card to buy healthy foods for eligible pregnant women and families with children under the age of three, with a minimum payment of £5.40 a week.

[Evaluating efforts to tackle poverty - gov.scot](#)

Helping disabled people into work

Published 03 September 2025

Employability services rolled out across Scotland

Specialist services to help disabled people find and remain in suitable work have been expanded to cover the whole of Scotland. An additional £5 million is being invested to enable disabled people living in all 32 local authority areas to access tailored support through their local employability partnership.

This includes:

- helping disabled people in their job search
- helping companies to make roles suitable for someone with a disability
- guidance for employers and potential employees in making required workplace adjustments
- ongoing in-work support to support employee retention

Background

Additional funding has been allocated to local employability partnerships through local authorities. Local employability partnerships which already provide specialist employability support will use the new funding to expand services.

In 2025-26, up to £90 million will be invested in the delivery of devolved employability services as part of the Scottish Government's [No One Left Behind](#) approach. 19,988 (23%) participants accessing No One Left Behind have reported a disability and this expansion is expected to increase this proportion. The Scottish Government is committed to halving the [Disability employment gap](#) by 2038.

According to ONS Annual Population Survey data, the employment rate for disabled people aged 16 to 64 in Scotland was estimated at 51.4% in January to December 2024. This does not include the number of people receiving employability support but are not yet in work.

[Programme for Government 2025-2026](#)

[Scotland's Labour Market Insights: April 2025](#)

Free personal and nursing care in Scotland

Unlike healthcare, social care and support are not free for everyone at the point of need in the Scotland, or the rest of the UK. In Scotland, a certain amount of free personal care and nursing care is available to all who are assessed as needing it, regardless of assets and income. However, there is no automatic right to receive care and support and the free personal and nursing care will not necessarily cover all of an individual's needs.



Free personal and nursing care are two elements of the social care support available in Scotland. SPICe regularly receives enquiries from MSPs and their staff about free personal care, this blog looks at some of the frequently asked questions.

- What is free personal and nursing care?
- What care services can be charged for?
- Why does my relative have to pay care home fees if they're receiving free personal care?
- Who is eligible for free personal care?
- What are the current payment levels for personal care?
- How are payments for personal care paid? Do they come directly from the Scottish Government to an individual?
- What is Self-directed Support and what are the different options?
- When do payments start?
- Is there a set legal timeframe in which care assessments must be completed?

Useful sources of further information

- SPICe briefing: [Adult Social Care and Support in Scotland](#)
- Scottish Government: [Free personal and nursing care: questions and answers](#)
- [Care Information Scotland](#)

TV Licensing information for Money Advice teams

September marks back-to-school season - a great time to refresh your knowledge about the support TV Licensing offers for those facing financial difficulty. A TV Licence is a legal requirement for watching live TV or using BBC iPlayer, and it's considered a priority bill.

For households struggling to keep up, TV Licensing provides flexible payment options, including the [Simple Payment Plan](#), which allows weekly, fortnightly or monthly payments and helps those in arrears catch up gradually. Advisors can refer clients directly to the plan, helping them stay compliant and avoid enforcement action.

TV Licensing also supports the Breathing Space scheme for people in problem debt, pausing enforcement and working with advisers afterward to set up manageable repayments. Over-75s receiving Pension Credit are entitled to a free licence.

A wide range of resources is available to support clients with diverse needs. Advisors can request these by emailing tvlicensing@smarts.agency.

Disabled Persons Housing Service Aberdeen (DPHS)

Disabled Persons Housing Service Aberdeen (DPHS) are seeking passionate and experienced people who can dedicate some of their free time to the charity to join the Board of Directors. The Board of Directors, which meets quarterly, administers the company.

DPHS Aberdeen is a local charity offering housing advice, information and advocacy to disabled people, their families and carers. Based in Aberdeen the Disabled Persons Housing Service is constantly developing its services.

Find out more - [Disabled Persons Housing Service Aberdeen - Board Members](#)



**DISABLED PERSONS
HOUSING SERVICE
ABERDEEN**

Adult Disability Payment transfer complete

Published 28 August 2025



Scottish Government
Riaghaltas na h-Alba

Delivering a new approach to disability assistance ‘rooted in compassion’.

Almost 350,000 disabled people who were getting Personal Independence Payment have had their benefit awards successfully transferred to Social Security Scotland – meaning everyone in Scotland who was receiving the benefit is now getting Adult Disability Payment.

This month marks the third anniversary of Adult Disability Payment being available across Scotland and the complete transfer represents the delivery of an entirely new approach to disability assistance based on dignity, fairness and respect.

For example, while the UK benefits agency outsources assessments to private firms, Social Security Scotland uses information from professionals who know the disabled person when making decisions, such as their GP or a support worker.

Adult Disability Payment provides money to help with the additional costs that come with being disabled or having a long-term health condition that affects someone’s life. People who are terminally ill can apply via a dedicated fast-track route.

For more information on Adult Disability Payment visit www.mygov.scot/adult-disability-payment or call Social Security Scotland on 0800 182 2222.

Background

The most recently published statistics show over 470,000 people in Scotland were getting Adult Disability Payment in April, including around 150,000 new applicants.

The most recent Social Security Scotland Client Survey on the experiences of the case transfer process, published in April this year, highlights the overall positive experience of people who had their award transferred to Adult Disability Payment:

- Of respondents who had their case transferred to Adult Disability Payment, 80% of people agreed or strongly agreed they were informed about the process with 78% of people feeling reassured about the process and 77% of people telling us the communications they received were clear, easy to understand and friendly.
- 92% - nine-in-ten people who received help from Social Security Scotland to apply for Adult Disability Payment agreed or strongly agreed it was easy to get support to complete their application. With 84% of people saying they were able to get information in a format that was accessible for them.

[Adult Disability Payment transfer complete - gov.scot](http://www.gov.scot/adult-disability-payment-transfer-complete)

Pat McFadden as new Work and Pensions Secretary

Pat McFadden’s appointment as Secretary of State for Work and Pensions has sparked a mix of cautious optimism, strategic concern, and political calculation across the spectrum.

His new role includes oversight of skills policy, creating a “super-ministry” that merges welfare, employment, and training.

McFadden has signalled a **tougher stance on welfare eligibility**, particularly around long-term sickness and disability claims. He’s highlighted that nearly 1,000 people a day are joining disability benefits, projecting over 4 million claimants by decade’s end.

Universal Credit Act 2025

An Act to make provision to alter the rates of the standard allowance, limited capability for work element and limited capability for work and work-related activity element of universal credit and the rates of income-related employment and support allowance.

The Act also provides for above-inflation increases to the standard allowance and saving provisions to ensure certain groups retain entitlement to the 'protected LCWRA amount'

[Universal Credit Act 2025](http://www.gov.uk/government/legislation/2025/08/universal-credit-act-2025)

Statement from the No Recourse North East Partnership Facilitators

We are incredibly concerned about recent protests in Aberdeen which have targeted accommodation where people seeking asylum are staying. We must live our values as a Partnership and speak out in the face of racism and discrimination, countering misinformation with facts.

Although these protests are presented as protecting women and children, they instead fuel division and hostility. We recognise that local communities may have concerns, but these are often influenced by far-right disinformation and fear. Reports of verbal abuse, attempts to enter accommodation, and intimidation of residents show the harmful impact of such actions. They create distress for people already in vulnerable circumstances, hinder constructive dialogue, and distract from the real issues affecting communities.

Let us be clear- NO ONE IS ILLEGAL! No one, no matter how they reached our shores, is illegal. Language and words matter. People who have sought asylum in this country have endured untold trauma and hardship and are afforded the right to make a claim for asylum under the Refugee Convention. We should be doing what we can as communities to promote tolerance and integration and upholding the rights of individuals.

If, like us, you have been feeling despondent or at a loss of what you can do, we have a list of actions that people can consider according to personal comfort:

- Be mindful of language used when discussing people seeking asylum and refugees
- Dispel the disinformation, bust the myths - ensure you are educated and armed with facts to have conversations with others. We include a range of resources that help you.
- Share factually correct posts on social media. [Scottish Refugee Council](#) did a great post on Instagram that concisely and visually challenged common myths.
- Report Hate Crimes observed. GREC have great information on their [website](#) regarding what you can do and how to report a hate crime via the police or other third party reporting centres.
- If someone has experienced a Hate Crime they can seek support from GREC's case working team.
- Various groups around Aberdeen collaborate on organising counter protests, in line with reported demonstrations at hotels, to stand in solidarity with the residents and create a protective barrier between the protesters and the hotel. Information can be found on social media via Aberdeen Social Centre, Stand Up to Racism Aberdeen, Aberdeen Anti-Fascist Alliance and others. The Partnership does not affiliate with any groups, these adverts have been observed widely across the internet.
- ***Reminder to anyone attending protests, know your rights and stay safe.***
- Protect your own wellbeing. It can be exhausting in the onslaught of such hatred so it is important to make time for your own mental health and know when to pause or close out on content.

The NRNE Partnership will be considering how we can effectively work alongside the wider sector and communities as they seek to de-escalate tensions and dispel disinformation. We can and should all do our bit.

Myth Busting Resource Weblinks

International Rescue Committee - <https://www.rescue.org/uk/article/11-myths-and-misconceptions-about-refugees-debunked>

British Red Cross - <https://www.redcross.org.uk/stories/migration-and-displacement/refugees-and-asylum-seekers/six-things-you-need-to-know-about-refugees-and-asylum-seekers>

Upbeat Communities - <https://www.upbeatcommunities.org/news/2025/2/20/myth-busting-common-facts-about-refugees-and-asylum-seekers>

CIAC Community Integration and Advocacy Centre - <https://www.facebook.com/ciachumber/posts/pfbid0CEqiS2DwmpxLVpprgJ7KFSicQpdgCEc4czPs7VFepEHjtYfdry17seo9BMecuYBxl>

CIH - <https://www.cih.org/blogs/dispelling-myths-about-migrants-and-housing/>

Stand Up to Racism/Lewisham Anti-Racist Action Group - https://www.standuptoracism.org.uk/wp-content/uploads/2015/08/1407immigration_myths_leaflet.pdf

Education North Tyneside - <https://education.northtyneside.gov.uk/myth-busters-asylum-seekers/>

STAY WARM STAY WELL - FREE TRAINING FOR FRONT LINE STAFF



Fuel poverty is a major problem in Scotland. More than one in four people can't afford to heat their homes to an adequate level. For those living in fuel poverty, the consequences are ill health, discomfort and debt. This often means choosing between heating and eating.

Energy Action Scotland (EAS) campaigns for an end to fuel poverty and works to turn cold, damp houses into warm, dry homes. EAS has recently secured funding from OVO, to provide training, free of charge, to front line staff responsible for looking after the health, wellbeing, and social welfare of vulnerable people. This energy efficiency training will enable a range of organisations in Scotland, to provide appropriate and effective advice and information to clients, helping them to obtain all the help and support that's available.

Please note that Warm Home Discount regulations mean participants must offer help and support to clients solely in Scotland and not extend to the rest of the UK.

The following free training is available:

- **One day fuel poverty/energy efficiency training**

We are delivering this course online utilising Microsoft Teams. Places are available on a first come, first served basis. The course will cover:

- ⇒ Introduction to EAS and the Stay Warm Stay Well
- ⇒ Fuel poverty – causes and effects
- ⇒ Cold damp homes and health impacts
- ⇒ Condensation dampness
- ⇒ Energy efficiency
- ⇒ Heat loss in the home
- ⇒ Paying for fuel and fuel debt issues
- ⇒ Sourcing help and effective signposting
- ⇒ Tariffs and switching

The course is delivered in two sessions. Part 1 is delivered from 10am to 12pm and part 2 is delivered from 2pm-4pm. Each session consists of a PowerPoint delivery followed by a Q&A session. Participants **must attend both sessions** to be eligible to receive a certificate for Continued Personal Development (CPD) and be eligible for the Energy Awareness, City & Guilds (Level 3) training - see below.

- **Energy Awareness, City & Guilds (Level 3)**

A limited number of places will be available only to those completing the one-day training. This will be an e-learning course with an online exam. Successful candidates will receive a City & Guilds Certificate which can be used for Continued Personal Development (CPD) purposes.

Do you know someone who is cold at home or who struggles to afford their fuel bills? If so, this free training can help you to find solutions.

Please click on your preferred date on the list below which will take you to the appropriate booking page to reserve your place. Please note that each session is limited to 35 places so if your first choice is not available, please try another option.

Name	Date
02. Stay Warm Stay Well	Wednesday 10 September 2025
03. Stay Warm Stay Well	Monday 15 September 2025
04. Stay Warm Stay Well	Friday 19 September 2025
05. Stay Warm Stay Well	Tuesday 23 September 2025
06. Stay Warm Stay Well	Wednesday 1 October 2025
07. Stay Warm Stay Well	Thursday 2 October 2025
08. Stay Warm Stay Well	Thursday 9 October 2025
09. Stay Warm Stay Well	Monday 13 October 2025
10. Stay Warm Stay Well	Wednesday 15 October 2025
11. Stay Warm Stay Well	Thursday 16 October 2025
12. Stay Warm Stay Well	Monday 20 October 2025
13. Stay Warm Stay Well	Wednesday 22 October 2025
14. Stay Warm Stay Well	Thursday 23 October 2025
15. Stay Warm Stay Well	Friday 24 October 2025

EAS aims to offer places on this course to provide a benefit for both staff and their organisations.

In order that we can accommodate everyone please ensure that your diary is free for both sessions on the course date that you are requesting.

Last minute cancellations may mean that other staff miss out on a place.

Christine McArthur
 Energy Action Scotland
 Email: christine.mcarthur@eas.org.uk