July 2025

Benefits Bulletin

Grampian Advice Forum
A local network for people working in money and benefits advice services

Articles in this issue include:

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 >>>

Emergency Alerts

On **Sunday 7 September at 3pm** the UK government will be carrying out a national test of the Emergency Alerts system which provides warning and advice in a life threatening emergency.

The test will be sent to all compatible 4G and 5G mobile phones and tablets across the UK. You will hear a loud siren-like sound, vibration, and a message will appear on the screen. The sound and vibration will last for about 10 seconds. You do not need to take any action

We would greatly appreciate your support in raising awareness with your audiences of the test across the whole of the UK.

Housing Systems: Combating poverty and sustaining tenancies.

Open access e-learning course: Managed Migration - Timing of the Claim

UC Notes/Housing Systems has launched a new e-learning course 'Managed Migration – Timing of the Claim' The course is open access meaning anyone is able to take it for free.

To take the course, please navigate to the Housing Systems website and click on the blue Launch Course button.

Housing Systems will have no record of who completes the training course but they would really welcome feedback – so if anyone would like to share their thoughts on the course please contact training@ucnotes.co.uk

Two Child Limit Payment

The Scottish government will '… launch the Two Child Limit Payment on 2 March 2026, to support low-income families in Scotland impacted by the UK Government's two-child limit policy in Universal Credit.' Two Child Limit Payment - Social security - gov.scot

The two-child limit prevents parents or carers from receiving the Universal Credit child element for more than 2 children, with a few exceptions. We announced plans in December 2024 to offset the UK-wide two-child limit policy in Scotland as part of our work to tackle child poverty.

ALL images in this newsletter are personal images or AI generated. Any enquiries email: admin@grampianadviceforum.co.uk

Department for Work and Pensions Annual Report and Accounts 2024-25 for the year ended 31 March 2025

Overview:

Strategic Purpose and Priorities
The DWP's mission remains focused on:

- **Helping people into work** and improving job quality
- **Supporting disabled people** and vulnerable groups
- **Reducing child poverty**
- **Ensuring financial security in retirement**

The report aligns with the UK Government's **Plan for Change**, aiming to raise living standards and promote equality of opportunity.

Performance Highlights

- **Employment Support**: Continued investment in personalised employment programmes, including the rollout of the **Universal Support scheme**.
- **Disability and Health**: Progress on reforms outlined in the *Pathways to Work* Green Paper, including the planned removal of the **Work Capability Assessment**.
- **Pension Services**: Improvements in digital access and processing times for State Pension claims.
- **Child Poverty**: Expansion of childcare support and targeted benefits to reduce poverty among families with children.

Financial Overview

- **Total Expenditure**: The DWP managed one of the largest departmental budgets, with billions allocated to pensions, Universal Credit, disability benefits, and employment programmes.
- **Fraud and Error**: The department reported ongoing efforts to reduce fraud and error, with updated figures and strategies detailed in a dedicated section.
- **Debt Recovery**: Enhanced systems for recovering overpayments and managing deductions from benefits.

Sustainability and Governance

- **Sustainability Report**: Focus on reducing carbon footprint across DWP offices and improving energy efficiency.
- **Corporate Governance**: Includes updates on leadership, risk management, and accountability structures.

Notable Sections in the Full Report

- Secretary of State's Foreword
- Permanent Secretary's Overview
- Performance Analysis
- Fraud, Error and Debt Report
- Remuneration and Staff Report
- Financial Statements and Auditor's Report

You can access the full report here:

- DWP Annual Report and Accounts 2024–25 (PDF)
- GOV.UK Summary Page

DWP taking cash back from benefit claimants it overpaid is 'just like carer's allowance scandal'

THE BIG ISSUE

Across the UK, around 1.1 million people owe money to the Department for Work and Pensions (DWP) due to benefit over-payments.

Read HERE

Report - Don't forget about us

17 July 2025

How disabilities and caring responsibilities affect low-to-middle income Britain

Disability disproportionately affects the poorer half of Britain. But to fully understand the impact on families, we need to consider not only those directly affected but also the friends and family members who may care for them.

This briefing note – part of 'Unsung Britain', a year-long programme of work to explore the lives of families on low-to-middle incomes – combines quantitative data with insights from focus groups to explore how disabilities and caring responsibilities affect these families' lives and living standards.

DOWNLOAD PDF

Claimants with MS and Parkinson's Face UC Cuts

Summary: Campaigners and MPs warn that people with serious lifelong illnesses like **Multiple Sclerosis and Parkinson's** may lose out under the new UC rules unless protections are put in place.

Read full article

Advice for people applying for disability benefits

People who are disabled, terminally ill or living with a long-term health condition face many extra costs.

Child Disability Payment, Adult Disability Payment and Pension Age Disability Payment are there to help.

We are sharing advice for anyone intending to apply.

1. Apply the way that suits you best
We offer people multiple ways to apply for our benefits.

Applications can be made online, by post, by phone or in-person through advisers based in local communities across Scotland.

A dedicated fast-track route is available to people who are terminally ill to make it easier and quicker for them to get the money they're entitled to.

2. Provide as much detail as possible
People qualify for Adult Disability Payment or Child Disability Payment disability benefits based on the impact of their condition on their daily needs.

It's vital that everyone applying for support explains in detail how their disability or condition affects their life.

The application can be completed in stages – there's no need to do it all at once.

3. Be open about your condition
Many people find it difficult to focus on the things they or their child cannot do because of their disability or condition.

However, it's important people are open with us about the challenges they face. Without a full picture of the issues someone is dealing with, we may not be able to award someone the money they are entitled to.

4. Provide supporting information
Social Security Scotland need supporting information from a professional, like a doctor, physiotherapist, or social worker, before they can make a decision on a disability benefit application.

People often have supporting information they can share with us, for example care plans, medical reports and prescription lists.

Sharing this with us can help us process someone's application faster.

We can collect supporting information on someone's behalf if they do not have any. This takes time, but it's a vital service for many people. Further information on supporting information is available at mygov.scot/supporting-information-disability-benefits

5. Get help to apply
Free help to apply for benefits is available from many sources.

Social Security Scotland can support people to apply over the phone on 0800 182 2222 or via webchat.

In-person help is available from our local advisers who are based in communities across Scotland. Get in touch with Social Security Scotland to request an appointment.

Support is also available from organisations including Citizens Advice Scotland, Macmillan Cancer Support, Age Scotland and local authority welfare rights teams.

For more information visit mygov.scot/benefits-support

DWP Report Admits Migration from ESA to UC is Failing Disabled People

Summary: A Department for Work and Pensions (DWP) report reveals that the transition from Employment and Support Allowance (ESA) to Universal Credit has been **detrimental for many disabled people**, especially those with mental health conditions.

Read full article

Free immigration advice and support

IOM UN MIGRATION

The International Organization for Migration (IOM), provides immigration advice and support under the "Ending Destitution Together" Strategy in collaboration with COSLA.

We are funded to provide immigration casework and second-tier advice to Local Authorities and Third Sector Orgs and to work with them collaboratively to support destitute migrants or those at risk of destitution, in addition to receiving funding to work on EUSS.

Our EDT work covers a wide range of immigration routes, and if you're unsure as to whether an individual may meet our criteria, please feel free to refer and we can assess on a case by case basis.

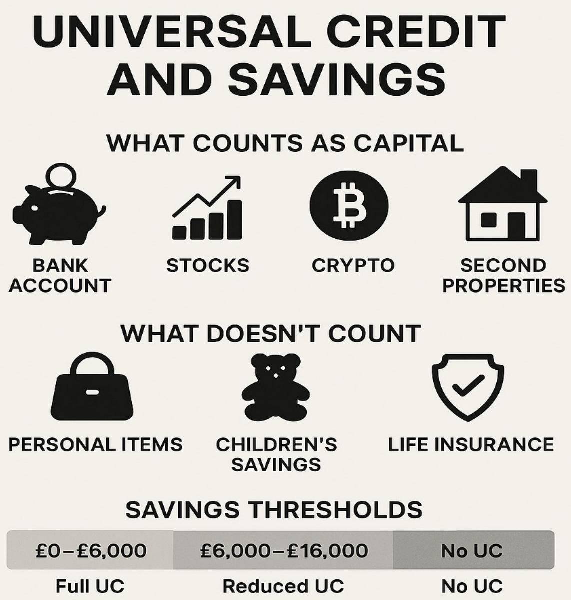
Our remit is to cover all of Scotland. We currently have two caseworkers working on this project. Feel free to get in touch with any case specific enquiries or general immigration Questions. **Usman QURESHI, Caseworker** uqureshi@iom.int

Universal Credit: money, savings and investments

How Universal Credit is affected by having money, savings and investments. We call this 'capital'.

Contents

Universal Credit: money, savings and invest-



Social Security Scotland
Tèarainteachd Shòisealta Alba

Upcoming Events

7 August 2025, Online Event - Job Start Payment Stakeholder Event

21 August 2025, Online Event - Five Family Payments Stakeholder Event

3 September 2025, Online Event - Pension Age Winter Heating Payment Stakeholder Event - National Rollout

9 September 2025, Online Event - Funeral Support Payment Stakeholder Event

10 September 2025, Online Event - Job Start Payment Stakeholder Event

10 September 2025 - 10 July 2025, Multiple Locations - Funeral Support Payment Stakeholder Event

18 September 2025, Online Event - Pension Age Winter Heating Payment Stakeholder Event - National Rollout

23 September 2025, Online Event - Five Family Payments Stakeholder Event

30 September 2025, Online Event - Pension Age Winter Heating Payment Stakeholder Event - National Rollout

9 October 2025, Online Event - Pension Age Winter Heating Payment Stakeholder Event - National Rollout

Free Workshops

As the Scottish charity for older people, we are uniquely positioned to provide independent, practical, informed, and accurate information on topics affecting older people.

We offer free workshops on dementia awareness and inclusion, rights-based training for unpaid carers, energy matters, social security, health and wellbeing, and supporting the older ex-Armed Forces community.

Find out more about how we can help you.

Benefits Workshops
The benefits system is complicated; it can be difficult to work out what you are entitled to, and how to claim it. Our workshops cover the benefits that support older people, and give practical advice and information on making applications.

Energy Workshops
Our free energy workshops help older people to stay warm and save money, understand their fuel bills, learn about carbon monoxide safety in the home, be prepared for power cuts and find out about the practical and financial support available.

Health and Wellbeing
We offer training to paid staff and volunteers who work with older people on supporting healthy ageing.

Supporting the older ex-Armed Forces community
We offer free awareness webinars for paid staff and volunteers in community groups and services who do, or would like to, support the older ex-Armed Forces community in Scotland.

Visit - Community Workshops | Age Scotland

Exemption from HR test and past presence requirements

From 18 July 2025, new regulations extend exempts from the HR test and past presence rules which enable:

'…certain persons to access income-related benefits upon arrival in Great Britain in the following situations, provided that they meet the other relevant entitlement conditions —

- where His Majesty's Government has provided public information to advise British nationals to leave a country or territory or has arranged the evacuation of British nationals from that country or territory; or
- where a person has permission to stay under immigration provisions which have been sanctioned by His Majesty's Government as safe and legal immigration routes for humanitarian reasons.'

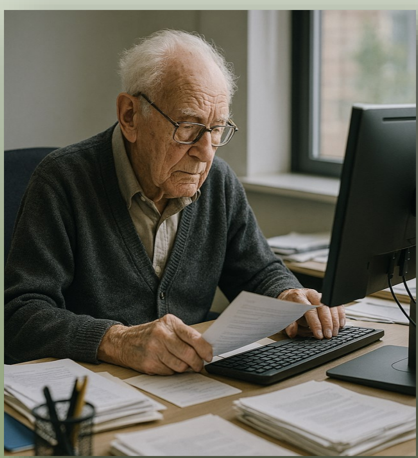
The Social Security (Habitual Residence, Past Presence and Temporary Absence) (Amendment) Regulations 2025

DWP Pension Commission

The Government has revived the landmark Pensions Commission to confront the retirement crisis that risks tomorrow's pensioners being poorer than today's. The Commission, undertaken by Baroness Jeannie Drake, Sir Ian Cheshire and Professor Nick Pearce, will explore the complex barriers stopping people from saving enough for retirement, with its final report due in 2027.

Below are links to documents that have been published this week:

- The Pensions Commission
- Third State Pension age review
- Gender Pensions Gap in Private Pensions: 2020 to 2022
- Analysis of Automatic Enrolment saving levels
- Planning and Preparing for Later Life 2024
- The Pension Provider Survey 2024/25



Universal Credit and Personal Independence Payment Bill 2024–25

The Bill awaits Royal Assent.

The **Universal Credit and Personal Independence Payment Bill 2024–25** is set to bring significant changes that will affect disabled people in the UK.

Universal Credit

- The bill proposes **increasing the standard allowance** for all claimants.
- However, it also **reduces the additional amounts** (known as the LCWRA element) for those with disabilities or health conditions that limit their ability to work.
- This could mean **lower overall support** for many disabled people, especially new claimants from April 2026 onward.

Impact on New Claimants

- An estimated **200,000 new claimants** in 2026/27 will receive the **reduced LCWRA rate**, rising to **750,000 by 2029/30**.
- These changes are expected to **reduce overall spending** on health and disability benefits.

Protections for Existing Claimants

- Those already receiving the LCWRA element by **5 April 2026**, and new claimants with **terminal or lifelong conditions**, will have their payments **protected and uprated with inflation** until at least 2029/30.

Changes to PIP (Personal Independence Payment)

- Initially, the bill included a controversial "**four-point rule**" to restrict eligibility for PIP.
- However, this has been **withdrawn** for now, pending a full review of the PIP assessment process.
- DOES NOT affect Adult Disability Payment in Scotland

For more information, see Universal Credit Bill - Hansard - UK Parliament

Nothing personal

Exploring the psychological harm of national government debt collection
17 July 2025

MONEY AND MENTAL HEALTH POLICY INSTITUTE

This report examines how central government departments collect debt.

In particular it focuses on how the Department of Work and Pensions (DWP) recoups benefits
overpayments – showing its approach to be more sudden and harsh than that of consumer creditors.

The research shows that 1.1 million people across the UK owe the DWP money that they have been overpaid in benefits, either due to DWP error or to changes in a person's circumstances.

The DWP can forcibly take money from your income – something commercial lenders cannot do – through a deduction in monthly Universal Credit payments and with little warning. This results in serious financial and psychological harm for many people already struggling with mental health problems.

Nothing personal - Money and Mental Health Policy Institute

Blog: The future of Jobcentre Plus in Scotland: Multi-level messiness or a window of opportunity?

The UK Government's labour market policy reforms have attracted attention and controversy in recent weeks. But one aspect of the Get Britain Working White Paper that seems to have been accepted without too much concern is the proposed creation of a new jobs and careers services to "*transform Jobcentre Plus across Great Britain…bringing it together with the National Careers Service in England*". Central to these plans are an increase in digital services, skills development, and local responsiveness (UK Government, 2024). But what might this mean for Scotland where Jobcentre Plus (JCP) is reserved, but careers and skills services are devolved?

Blog: The future of Jobcentre Plus in Scotland: Multi-level messiness or a window of opportunity?

Universal Credit latest...

From July 2022 to the end of March this year a total of 1,848,131 legacy benefit claimants were invited to claim Universal Credit.

Worryingly, 381,440 of them (over 20%) didn't claim Universal Credit and had their legacy benefits terminated! Move to Universal Credit, July 2022 to end March 2025 - GOV.UK

Brought forward again
The DWP plans to complete the roll out of Universal Credit by April 2026, with the last Migration Notice letters going out in September 2025.

Fairer deduction rates from Universal Credit
Deductions can be made from Universal Credit to repay certain arrears or overpayments etc. As promised in its 2024 budget, the government has reduced the maximum recovery rate from 25% to 15% of the Universal Credit standard allowance from 30 April 2025. Universal Credit change brings £420 boost to over a million households - GOV.UK

Child maintenance payments
To ensure that child maintenance payments do not drop off as a result of this change, legislation has been laid that makes a temporary change (one year only) so that deductions for child maintenance to the top of the priorities list. This could have impact on the paying parent's deductions such as payments for fines of council tax arrears stopping.

More details and useful information on Universal Credit

To see the data on Universal Credit per constituency, see the House of Commons library's useful dashboard. Constituency data: Universal Credit claimants

For those of State Pension age who get a Migration Notice letter see this DWP guidance Universal Credit if you're State Pension age and get a Migration Notice letter - GOV.UK

For a 'mixed age couple' (one of pension age and the other of working age) who get a Migration Notice letter see this DWP guidance Universal Credit if you're a 'mixed age couple' and get Migration Notice letters - GOV.UK

Universal Credit: a checklist before claiming by the House of Commons Library

Free 'UC Managed Migration – timing of the claim' online course. Provided by Housing Systems

UC periodic redeclaration of circumstances
How this would operate was set out by Stephen Timms in a written answer to Parliament in March and on page 107 of DWP annual report and accounts 2024/2025.

UC and prisoners DWP guidance Universal Credit and prison leavers - GOV.UK

Social Security Scotland – Re-determinations, appeals and complaints surveys 2024

This report presents findings from surveys on clients' experience of challenging a decision on their benefits (including both the re-determinations and the appeals processes), Short-term Assistance and the complaint process.

- Client experiences of re determinations appeals and complaints 2024 report (792 kb PDF)
- Client experiences of re determinations appeals and complaints 2024 Summary report (366 kb PDF)

Further survey's published recently by Social Security Scotland:
- Client experiences of automatic payments 2024
- Annual Client Panels Survey 2024

ForeCASt: there's no place like home

Thu, 28 Aug 2025 10 - 11am

Join us for the latest episode of foreCASt which will explore what it means for all of us to have a safe, secure and sustainable home

Tickets here - foreCASt: there's no place like home Tickets, Thu 28 Aug 2025 at 10:00 | Eventbrite

Briefing: Edel Harris Review of Adult Disability Payment (ADP)

Date: July 2025

Purpose: To summarise the key findings and recommendations from the independent review of ADP commissioned by the Scottish Government.

Background

Adult Disability Payment (ADP) replaced Personal Independence Payment (PIP) in Scotland, aiming to deliver a more compassionate, rights-based approach to disability support. The review, led by Edel Harris, sought to evaluate the system's effectiveness and identify areas for improvement.

Key Findings

- ADP is **more compassionate** than PIP but still causes **stress and confusion** for many applicants.
- The system is **not yet fully accessible**, especially for people with fluctuating conditions or mental health challenges.
- Communication and transparency need improvement.

Over 50 Recommendations: These include:

Simplify the Application Process

- Make forms and guidance easier to understand.
- Reduce duplication and administrative burden.

Automatic Entitlement

- Introduce automatic awards for people with severe or lifelong conditions.

Trauma-Informed and Stigma-Free Assessments

- Ensure assessments are respectful and avoid re-traumatisation.

Improve Communication

- Train staff to communicate clearly and empathetically.
- Keep applicants informed throughout the process.

Review Eligibility Criteria

- Make criteria more inclusive of fluctuating and invisible conditions.

Sustainable Funding for Advice Services

- Ensure long-term support for welfare rights and advocacy services.

Protect Human Rights-Based Approach

- Maintain dignity, fairness, and respect as core principles.
- Avoid any future restrictions that undermine these values.

Government Response

- The Scottish Government welcomed the review and committed to **no cuts** to ADP.
- A detailed action plan is expected later in 2025.

Implications for Advisers

- Be aware of potential changes to eligibility and assessment processes.
- Continue advocating for clients experiencing difficulties with ADP.
- Monitor updates from Social Security Scotland and Scottish Government.

⇒ [Independent Review of Adult Disability Payment - gov.scot]

⇒ [The summary version] of the report

⇒ [Protect and simplify disability benefit, review urges]