



## Money: How To Ask The Question Webinar

**Online Lunch and Learn Tuesday 7th of October from 12.30pm to 1.30pm.**

The webinar will tie in neatly with Challenge Poverty week as it provides an overview of poverty statistics in Aberdeen whilst demonstrating how to use the IFAN 'Worrying About Money' leaflets to have conversations with clients about money.

If you are interested in attending, please sign up using the following link.

<https://www.eventbrite.co.uk/e/money-how-to-ask-the-questions-tickets-1230125200589>

Please also share with colleagues and volunteers who may be having such conversations with clients.

## 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 >>>](#)

## Social Security Scotland - Challenge Poverty Week Event

We are hosting a Social Security Benefit Overview event during Challenge Poverty Week on **Monday 6<sup>th</sup> October 10am-11:30am.**

You can sign up to attend the free event using the link below;

[Challenge Poverty Week - Social Security Benefit Overview Tickets, Mon 6 Oct 2025 at 10:00 | Eventbrite](#)

Social Security Scotland currently delivers 16 benefits, 7 of which are only available in Scotland. This session aims to raise awareness of financial assistance available and encourage eligible people to apply.

This session will provide a general overview of the following topics:

- Who we are
- Low Income Benefits
- Disability Benefits, including Special Rules for Terminal Illness
- Carer Benefits
- Winter Heating Payments
- Supporting Information
- How to apply
- Support available to apply

There will also be an opportunity at the end of the session for stakeholders to ask questions.

**The Partnership and Events Team,  
Social Security Scotland**

Email: [stakeholderengagement@socialsecurity.gov.scot](mailto:stakeholderengagement@socialsecurity.gov.scot)



Social Security Scotland  
Tearainteachd Shòisealta Alba

**CHALLENGE POVERTY WEEK**

**6 - 12 October 2025**

[povertyalliance.org/CPW](https://povertyalliance.org/CPW) #ChallengePoverty #CPW25

the POVERTY ALLIANCE  
WORKING TOGETHER TO COMBAT POVERTY

NAWRA has responded to the [Work and Pensions committee inquiry on Employment Support for Disabled People](#) by sending in a series of Access to Work case studies that highlight the difficulties disabled people have both getting into and retaining work because of problems within the Access to Work process. This includes delays, failure to provide appropriate support, unnecessary bureaucracy, and a lack of appeal process.

We highlight that these issues must be resolved as a priority if the government is to achieve its aim of supporting disabled people into work.

[Read our submission.](#)

## Potential Reform of the Two-Child Benefit Cap in the November 2025 Budget

Anticipated changes to the two-child benefit cap under Chancellor Rachel Reeves

### Background

The two-child benefit cap, introduced in 2017, restricts Universal Credit payments to the first two children in most households. It currently affects approximately **1.7 million children** and is linked to rising child poverty rates, with **109 children reportedly pushed into poverty daily**.

### Expected Policy Changes

Chancellor Rachel Reeves is expected to announce reforms in the **Autumn Budget on 26 November 2025**. While full abolition is not confirmed, several reform options are under consideration:

- Tapered Support - Full benefit for the first child, with reduced payments for subsequent children.
- Partial Lift - Extending support to three or four children.
- Targeted Reform - Removing the cap for working parents on Universal Credit.

### Scottish Context

- The [Scottish Government plans to mitigate the cap with a flat-rate payment from March 2026](#).
- Advisers should note that the **two-child top-up may be counted as income**, potentially affecting entitlement calculations.

## Report: Missing Out 2025 £24 billion of support is unclaimed

Over 7 million households are missing out on record support, driven by under claiming and new eligibility, but targeted action is beginning to turn the tide

[Download report](#)

## Draft: The Two Child Limit Payment (Scotland) Regulations

2026

Draft regulations and accompanying draft policy note setting out the rules and eligibility criteria for the Two Child Limit Payment.

[Draft The Two Child Limit Payment \(Scotland\) Regulations 2026 - gov.scot](#)

## Disability benefit applications completed with assistance from the Local Delivery Team: FOI release

*“While our aim is to provide information whenever possible, in this instance Social Security Scotland does not have the information you have requested. This is because to locate and retrieve the information requested would require complex analysis. We have not undertaken any such analysis of the above and there is no requirement under legislation for authorities to create new information in response to a request”.*

[Social Security Scotland - Disability benefit applications made with assistance of Local Delivery teams: FOI release](#)



## Upcoming Shelter Scotland Training

Scotland is facing a housing emergency. With more people than ever living in temporary accommodation and increasing pressure on frontline services, it's vital that staff working in the sector have the tools and confidence to respond effectively.

If your team works in housing, homelessness, housing support, or even in a housing adjacent role, our upcoming SQA-accredited online training and live webinars are designed to help staff confidently navigate Scotland's housing law and better support the people you work with.

Whether your staff are new to housing advice or experienced in frontline support, these opportunities offer practical, flexible learning that fits around busy workloads—and delivers lasting impact.

### Why this training is relevant and beneficial for your sector:

- **Addresses the real issues your team faces: Courses and webinars cover tenure types, homelessness duties, disrepair, eviction processes, and housing finance core areas in housing support work.**
  - ◇ Professional development with impact: Staff gain nationally recognised SQA qualifications (Level 6 or 7), boosting confidence and credibility.
  - ◇ Improves outcomes for service users: Better-informed staff can offer more accurate advice, prevent homelessness, and advocate effectively for housing rights.
  - ◇ Flexible & accessible: Online, on-demand lessons designed to fit around your team's schedule and caseloads.

### Accredited Online Courses – Start 27 October

#### Level 6: Housing Law Advice Introduction

For newer staff building a strong foundation.

- 22 hours over 6 months
- SQA PDA Level 6

Find out more or enrol [here](#)

#### Level 7: Housing Law Advice Casework

For experienced staff supporting complex cases.

- 44 hours over 8 months
- SQA PDA Level 7

Find out more or enrol [here](#)

### Live Webinars – Tenancy & Eviction Topics

#### Join one or all of our practical Zoom sessions:

- 9 Oct – Rent Arrears in the Private Rented Sector
- 30 Oct – Private Residential Tenancy Evictions
- 19 Nov – Assured & Short Assured Tenancy Evictions

Book your place [here](#)

If you'd like help choosing the right option for your team, contact us at [trainingscotland@shelter.org.uk](mailto:trainingscotland@shelter.org.uk)

Shelter Scotland Training Team



## Transforming Child Maintenance

**Transforming Child Maintenance** is a partnership project between [Fife Gingerbread](#), [Institute for Public Policy Research \(IPPR\) Scotland](#), and One Parent Families Scotland, funded by [The Robertson Trust](#). We are working with parents, practitioners, and policymakers to make the case for a fairer system for children and families.

We believe that children have a right to fair financial support from both parents wherever possible to ensure their health, happiness and wellbeing.

At the moment, this is not the reality for too many children. In 2021, [the National Audit Office found](#) that only one in two separated families with children have an arrangement where at least some child maintenance is received, and only a third have an arrangement that is satisfied in full.

[Transforming Child Maintenance - One Parent Families Scotland](#)

## EUSS Autumn Clinic 2025

NEXT CLINIC 25<sup>th</sup> October 2025

These clinics will be held monthly and appointments can be made by emailing [EUSSreferralsaberdeen@outlook.com](mailto:EUSSreferralsaberdeen@outlook.com)

These clinics can assist with:

- Late applications, for those whom missed the application deadline of 30<sup>th</sup> June 2021 \*NB HOME OFFICE HAS TIGHTENED RULES AROUND LATE APPLICATIONS; THESE NEED REFERRED URGENTLY AS HIGHER LEVEL IMMIGRATION ADVICE REQUIRED AND GROUNDS AND EVIDENCE FOR LATE APPLICATION PROVIDED\*
- Referral on for higher level immigration advice via Settled UK for complex and vulnerable cases
- Joining family member applications
- Following up on outstanding applications with Home Office, support to provide additional evidence to application
- Upgrading from Pre-Settled to Settled Status
- Support to access digital profile

These clinics will be held at the Turning Point Scotland Office; 45-47 Holburn St. The next date for the clinic is the 25<sup>th</sup> October 2025.

*Reminder these clinics are by appointment only*

However should you require advice or support for an individual or 2<sup>nd</sup> Tier advice meantime please email [EUSSreferralsaberdeen@outlook.com](mailto:EUSSreferralsaberdeen@outlook.com) and one of our advisers will get back to you.



## A10/2025 The Housing Benefit (Habitual Residence) Amendment Regulations 2025

These regulations amend Regulation 10 of the Housing Benefit Regulations 2006 (SI 2006/213) to simplify how the Habitual Residence Test (HRT) is applied for claimants of working-age Housing Benefit (HB) who are already receiving Universal Credit (UC).

### Key Changes

#### Before

- Local authorities had to conduct a separate HRT for HB claimants, even if they were already receiving UC
- Duplication of HRT assessments across benefits.
- Claimants had to provide HRT evidence multiple times.

#### After (from 21 Oct 2025)

- Claimants receiving UC will automatically be treated as satisfying the HRT for HB purposes
- Single HRT assessment via UC claim suffices for HB
- Evidence only required once through UC claim

This aligns HB eligibility rules with those for **legacy benefits** such as Income Support, income-based Jobseeker's Allowance, and income-related Employment and Support Allowance

[A10/2025 The Housing Benefit \(Habitual Residence\) Amendment Regulations 2025 - GOV.UK](https://www.gov.uk/government/consultations/a10-2025-the-housing-benefit-habitual-residence-amendment-regulations-2025)

## THE HOUSING BENEFIT (HABITUAL RESIDENCE) AMENDMENT REGULATIONS 2025



# Pension Age Winter Heating Payments to begin in November

From November, eligible people of State Pension age will get a payment between £101.70 and £305.10 depending on their circumstances. Most people will receive their payment automatically – no action is needed.

For pensioners with a taxable income of over £35,000, the payment will be taken back through the tax system during 2026/27.

People can choose to opt out of receiving the payment by completing the online form on the MyGov website by 10 October 2025.

## Background

Social Security Scotland will send a letter to everyone who will receive a payment. Subject to Parliamentary approval, payments will start from November 2025 and continue throughout the winter.

The Scottish Fiscal Commission have forecast that around 1.055 million payments will be made in winter 2025-26, with the number of payments recovered estimated to be 169,000. [Fiscal Update: August 2025](#)

Pension Age Winter Heating Payment replaces Winter Fuel Payment in Scotland and will be delivered by Social Security Scotland.

Pensioners set to receive the payment will have been born on, or before, 21 September 1959 and living in Scotland during the qualifying week which is Monday 15 September to Sunday 21 September 2025.

How much people will get paid will depend on:

- their age
- the age of anyone they live with who is also eligible for Pension Age Winter Heating Payment
- if they receive certain benefits from the Department for Work and Pensions (DWP) as a joint award
- if they live in residential care

Social Security Scotland will send the payment to the same account as an individual's State Pension, or any Social Security Scotland benefit received.

An online eligibility checker has been created to help people find out how much they are likely to receive through Pension Age Winter Heating Payment. You can access the calculator and further information at [Pension Age Winter Heating Payment - mygov.scot](#)

A small number of people will need to apply, these include people who have deferred their state pension or are a couple with a joint award for Pension Credit, Income-based Jobseeker's Allowance (JSA), Income-related Employment and Support Allowance (ESA), Income Support or Universal Credit and the main person getting that benefit is under State Pension age. Find out more on this at [Pension Age Winter Heating Payment - mygov.scot](#)

The online form to opt out of the payment will be available until Friday 10 October 2025. [Opt out of the payment - mygov.scot](#)

For pensioners with a taxable income of over £35,000, His Majesty's Revenue and Customs (HMRC) will take it back during 2026/27.

Find out more on Pension Age Winter Heating Payment at [Pension Age Winter Heating Payment - mygov.scot](#)

The public should beware of scams around winter heating payments. Social Security Scotland will not request any personal information to be shared via email or text message.

## BEWARE OF SCAMS around winter heating payments

Social Security Scotland  
will not request any  
personal information  
to be shared via email  
or text message



## Plan needed for benefits funding gap

The Scottish Government needs to set out how it will manage a funding gap created by its higher spending on devolved benefits.

Adult Disability Payment (ADP) is the largest of the devolved benefits and the replacement for the UK's Personal Independence Payments (PIP). Eligibility and payments for ADP and PIP are similar, but the ADP application and review processes are designed to be less onerous. Around 500,000 people now receive the benefit. Of those, over 318,000 have been transferred from PIP to ADP, and nearly 160,000 are new ADP applicants.

In 2023/24, the Scottish Government spent £2.6 billion on ADP - £141 million more than the funding available to it through the UK block grant. The Scottish Government has not set out how it will manage this ADP funding gap, which is forecast to grow to £770 million by 2029/30. Ministers also lack a clear strategy to manage any impact on the Scottish budget from UK decisions in devolved areas, such as PIP.

The Scottish Government's approach to ADP has created additional costs but performance data is limited. It is difficult to see which parts of the ADP application and review process make the biggest difference to people, and how much they cost. The government's understanding of how ADP helps improve disabled people's lives is also under-developed. Without all this information, ministers will find it difficult to decide how best to allocate spending to ensure value for money.

[Plan needed for benefits funding gap | Audit Scotland](#)

## Young Carer Grant Stakeholder Event – Eligibility Extension



Social Security Scotland  
Tèarainteachd Shòisealta Alba

Social Security Scotland will be hosting an event to raise stakeholder awareness of the eligibility changes for Young Carer Grant.

### About this event

#### Who is the event for:

This event may be of particular interest to stakeholders who provide advice and support to young people who are also unpaid carers.

#### Purpose of Event

Social Security Scotland wants to make sure you and the people you support have all the relevant information you need about Young Carer Grant.

This informative session will provide more details including an:

- Overview of Young Carer Grant
- Eligibility Extension
- How to apply
- Supporting Information

You will have the opportunity to ask any questions you may have from the people who have designed Young Carer Grant, including policy colleagues in the Scottish Government.

#### Further Information and Questions

For further information or if you have questions about this event, please contact the Partnership and Events team: [stakeholderengagement@socialsecurity.gov.scot](mailto:stakeholderengagement@socialsecurity.gov.scot)

#### Additional Information:

This event will be hosted via Microsoft Teams.

- [Young Carer Grant Stakeholder Event – Eligibility Extension Tickets, Tue, Nov 4, 2025 at 11:00 AM | Eventbrite](#)
- [Young Carer Grant Stakeholder Event – Eligibility Extension Tickets, Wed, Nov 12, 2025 at 2:00 PM | Eventbrite](#)

# Briefing: ESA and Universal Credit Health Element – Reclaims and New Claimant Status

**Question Tabled By:** Neil Duncan-Jordan (Independent, Poole)

**Date:** 29 August 2025

**Answered By:** Sir Stephen Timms, Minister for Work and Pensions

**Date of Answer:** 5 September 2025

## Key Issue:

Clarification sought on whether **existing claimants** of Employment and Support Allowance (ESA) who leave the social security system and later return are treated as **new claimants** when reapplying for New Style ESA or Universal Credit health element

## Government Response Summary:

- **General Rule:** Returning claimants are **treated as new claimants** for both New Style ESA and the Universal Credit health element.
- **Exception:** If a claimant **leaves Universal Credit due to increased earnings and returns within six months**, they **may not** be treated as a new claimant.
- **Policy Change from 6 April 2026:** All **new claimants** for the Universal Credit health element will receive the **lower rate**, unless they:
  - Meet the **Severe Conditions Criteria**, or
  - Qualify under **Special Rules for End of Life**

## Implications for Advisers:

- **Reclaiming ESA or UC health element** after a break in entitlement will likely trigger **new claimant rules**, affecting assessment and payment rates.
- **Advisers should flag** the six-month return window for UC claimants as a potential route to retain previous status.
- **Post-April 2026 claimants** should be prepared for **lower rates** unless they meet specific exemptions.

[Written questions and answers - Written questions, answers and statements - UK Parliament](#)



If you have a poor credit history, you might not qualify for a standard bank account.

Instead, you could apply for a basic bank account. This has the same features, but without any options to borrow money.

**There are no charges for running a fee-free basic bank account** and you won't have to pay fees for Direct Debits or standing orders that fail.

If you're struggling to open an account, download our printed guide to [Fee-free basic bank accounts](#) Opens in a new window (PDF, 349KB)

## TILLYDRONE COMMUNITY

### CAMPUS SCIO INFORMATION DAY

AS PART OF CHALLENGE POVERTY WEEK

11<sup>TH</sup> OCTOBER 11AM - 2PM

TILLYDRONE  
COMMUNITY CAMPUS

#### Information Stalls



**FREE LUNCH  
AT  
FOODIES**

**LOCAL STALLS**

**ACTIVITIES FOR THE KIDS**

**FREE PRIZE DRAW**

And many more...

Tillydrone Community Campus SCIO is a Scottish Charitable Incorporated Organisation, Registered with the Office of the Scottish Charity Regulator (OSCR), number: SC049786