



Age Scotland launches bold five-year strategy

Our 2025-2030 strategy identifies the challenges older people face and sets out our role and plans to address them.

It has been developed through extensive consultation and insight from older people, our members, colleagues and those who support what we do.

[Our Strategy | Age Scotland](#)

[Action for Change in Older People](#) (PDF)

Autumn Statement 2025, scheduled for Wed 26 Nov 2025

- **Benefit Changes:** Benefits go up by 1.7% (small inflation rise), Carers can earn more and still get Carer's Allowance, less taken off for debts in Universal Credit.
- **Likely or Rumoured Changes:** Tougher checks for disability benefits, Motability Scheme may limit luxury cars, Fraud checks could include bank account monitoring.
- **No Changes To:** Two-child limit, Winter Fuel Payment cuts, £4bn disability benefit cut (cancelled earlier this year).

Poverty in Scotland 2025

Date published: 6 October 2025

This year's Poverty in Scotland is published in the context of people feeling overlooked and ignored by politicians. It is a context in which the economy is not working and in which low-paid, insecure work is entangled with high costs.

Our report also confirms some of the endemic features of poverty in Scotland. The latest data tells us:

- Poverty is deepening: nearly 1 in 10 people in Scotland are in very deep poverty with incomes below 40% of the median (the standard poverty line is below 60%).
- In-work poverty is increasingly more common: 6 in 10 people in poverty live in a household where someone works and nearly three-quarters of children in poverty do.
- Poverty amongst disabled people remains high: when disability benefits are excluded from the income of households where someone is disabled, the poverty rate for people in a family where someone is in receipt of a disability benefit is 38%. Over half of all children in poverty live in a household where someone is disabled.
- Universal Credit (UC) rates are too low to escape poverty: 42% of people in a family in receipt of a low-income benefit, such as UC, were trapped in poverty.
- Housing costs are causing poverty, particularly for renters: 1 in 10 people in rented accommodation (private or social rents) are pulled into poverty due to their housing costs.

[Poverty in Scotland 2025 | Joseph Rowntree Foundation](#)

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.



Join Home Energy Scotland as a Community Partnership Officer



Scarf is currently recruiting for a Community Partnership Officer to support the Home Energy Scotland service across the north east of Scotland, including Aberdeen City, Aberdeenshire, Angus, Dundee City, Moray, and Perth and Kinross.

In this role, you'll work with a dynamic team to build and maintain relationships with partner organisations, deliver training, and promote fuel poverty programmes. You don't need to be an expert in fuel poverty - just bring your enthusiasm, excellent communication skills, and a willingness to learn. Full training, including City & Guilds and SQA accreditation, will be provided.

Key Details:

Salary: £26,260 per annum (35 hours/week)

Location: Hybrid working from home or our Dundee/Aberdeen offices

Requirements: Must reside in or near one of the six service areas and hold a full UK driving licence

Benefits: 35 days annual leave, flexible working, birthday off, pension plan, and more

Application Deadline: Friday 28 November at 5 PM

Interviews: Scheduled for December (in-person or via Microsoft Teams)

To find out more and apply, please visit the Scarf website: scarf.org.uk/were-hiring-community-partnership-officer, complete the application form, and attach your CV.

For any questions, feel free to contact Michael Marley, Advice Centre Manager, at Michael.marley@ne.homeenergyscotland.org.

Vacancy: Safe & Warm Adviser (Maternity Cover)

We have an exciting opportunity for a successful candidate to provide comprehensive energy advice and support to residents of Aberdeen. This ranges from contacting and negotiating with suppliers, helping to switch suppliers/tariffs, providing advice on energy efficiency, supporting to check and apply for grants, advise clients on how to read their meters/bills, supporting clients to make complaints, and supporting vulnerable clients.



The role involves assessing the client's situation, dealing promptly with any emergencies, undertaking case work and liaising with external organisations as necessary to support the client as much as possible. The role also involves ensuring that the client's details are fully captured on our online recording system and that all statistical data is captured for funding purposes. This role also involves delivering talks and presentations to local community groups on energy efficiency.

Annual Salary £23,714 - £25,844. Depending on experience, 35 hours per week.

Temporary until 31st March 2026 (thereafter subject to continued funding).

Closing date: Monday 10th November, 12 noon. Interviews: Tuesday 18th November

Information and application forms available on request by calling 01224 569757 or emailing kristi.kelly@aberdeencab.casonline.org.uk. Please note that CVs will not be accepted

Stigma in the system: Experiences of the UK social security system



Stigma in the UK social security system is more than a matter of hurt feelings, it has deep and measurable consequences for individuals, communities, and the system itself. It can push people to delay or avoid claiming the support they are entitled to, worsening financial hardship, fuelling debt, and undermining health and wellbeing. For government and society, this can mean higher downstream costs in healthcare, social services, and crisis support, alongside the economic losses of reduced participation in work and community life.

[Stigma in the system: Experiences of the UK social security system | School of Geographical Sciences | University of Bristol](#)

Scotland's Child Winter Heating Payment reaches fifth year

Almost 45,000 disabled children and young people to be supported this year.

Families of almost 45,000 disabled children and young people are set to receive winter heating support, as Scotland's unique benefit marks its fifth anniversary.

Child Winter Heating Payments will be issued from next week to families caring for children with the highest disability support needs.

All payments are automatic and are expected to be made by the end of October.

In total, £11.4 million is expected to be put in the pockets of families who need it the most.

BACKGROUND

[Child Winter Heating Payment](#) is paid automatically to the families of children and young people under 19 who receive the highest levels of disability support.

This includes those getting the highest rate care component of Child Disability Payment and the enhanced rate daily living component of Adult Disability Payment.

Each eligible child receives their own payment, meaning families with multiple disabled children receive support for each child.

44,971 disabled children and young people are set to receive winter heating support: [Scotland's Economic and Fiscal Forecasts – May 2025 | Scottish Fiscal Commission](#)



The Scottish Government
Riaghaltas na h-Alba

Report: Two-child benefit cap

A report from the Institute for Fiscal Studies has been published looking at how the two-child limit has affected child poverty and other outcomes and what options for altering this policy the government has.

<https://ifs.org.uk/articles/options-reforming-two-child-limit>



DWP waived recovery of approximately 0.0081% universal credit overpayments in 2024/2025

Freedom of Information (Fol) request received on 9 September.

Figures for the 2024/25 tax year

Q1

- Number of new UC Overpayments entered on Debt Manager
- Value of new UC Overpayments entered on Debt Manager

Q2

- Number of UC Overpayments waived
- Value of UC Overpayments waived

DWP Response

In response to Q1:

- Number of new UC Overpayments entered on Debt Manager - **1,174,119**
- Value of new UC Overpayments entered on Debt Manager - **1,346,735,271.03**

In response to Q2:

- Number of UC Overpayments waived - **95**
- Value of UC Overpayments waived - **£826,758.10**

[Response FOI2025 86407.pdf](#)

[Benefit overpayment recovery guide - GOV.UK](#)



Case Law

PIP case law can help interpret ADP decisions since many descriptors are similar. But ADP is governed by Scottish law, so tribunals aren't bound by PIP rulings. It's guidance, not gospel.

[EW v SSWP \[2025\] UKUT 307 \(AAC\)](#) – The Upper Tribunal overturned a PIP decision, ruling that the First-tier Tribunal wrongly dismissed EW's fatigue as just work-related. It should've considered her ability to function after work, when it was reasonable for her to perform daily tasks. A win for fairer assessments of real-life impact.

Case Overview

Issue: The appeal concerned how to properly assess a claimant's ability to perform activities under the Personal Independence Payment (PIP) Regulations, particularly where the claimant reports fatigue and a need for prompting due to a health condition.

Background: The First-tier Tribunal (FtT) had found that the claimant's fatigue was not a symptom of her health condition, but rather a result of working full-time.

Upper Tribunal Decision: The FtT's approach was flawed. The Upper Tribunal held that the claimant's ability should be assessed at the times when it is reasonable for her to carry out the activities—including after a full day's work. It was reasonable for her to work, and therefore her functional limitations post-work must be considered.

Legal Findings

The FtT made an **error of law** by failing to consider the claimant's condition in the context of her daily routine.

The decision was **set aside** under section 12(2)(a) of the **Tribunals, Courts and Enforcement Act 2007**.

The case was **remitted** to a new FtT panel for **rehearing**.

Judge Church finds that the FTT's approach is not consistent with precedent, and cites the following cases -

- [TR v SSWP \[2016\] AAC 23](#)
- [AE v SSWP \[2024\] UKUT 381 \(AAC\)](#)
- [GG v SSWP \(PIP\) \[2016\] UKUT](#)

HMRC has paused its crackdown on child benefit overpayments after discovering a major data error.

Around 23,500 families were wrongly flagged as owing money due to incorrect income data.

The error stemmed from mismatched information between HMRC and the Department for Work and Pensions systems.

HMRC has halted recovery actions and apologised to affected families.

A review is underway to correct the data and ensure accurate calculations.

[HMRC pauses child benefit crackdown after 23,500 families caught up in data error | Child benefits | The Guardian](#)

Report: Better for everyone: a new vision for child maintenance

The report outlines proposals to improve support for single-parent families in Scotland, focusing on fairness, flexibility, and reducing poverty.

Key Recommendations:

- **Income Security:** Increase Scottish Child Payment and ensure timely delivery of benefits.
- **Childcare Access:** Expand affordable childcare options to enable parents to work or study.
- **Employment Support:** Tailored pathways for single parents, including training and flexible job opportunities.
- **Housing Stability:** Strengthen housing support to prevent homelessness and reduce housing stress.
- **Policy Integration:** Better coordination between devolved and UK systems to avoid gaps and delays.
- **Evidence Base:** Highlights persistent inequalities faced by single-parent households, with higher rates of poverty and financial insecurity compared to other family types.
- **Call to Action:** Urges government and stakeholders to adopt a holistic approach that combines financial, childcare, and employment measures.

[Better for everyone: a new vision for child maintenance - One Parent Families Scotland](#)

Money Advice Scotland Workforce Wellbeing Survey 2025

The **Money Advice Scotland Workforce Wellbeing Survey 2025** is now live. This confidential annual survey plays a vital role in understanding the experiences and wellbeing of those working across the free money advice sector.

Please share and encourage maximum completion across your team

Your input matters

The survey results feed directly into our **Workforce Wellbeing Index**, which provides valuable feedback, data analysis, and recommendations that influence sector-wide strategy, policy, and support. By sharing your perspective, you help shape meaningful change at both organisational and sector levels.

Team Reports

We're encouraging **maximum team participation** this year. Teams with **8 or more completed surveys** will be offered a **dedicated team wellbeing report**, with tailored insights to help you reflect on strengths, identify areas for improvement, and plan targeted wellbeing actions for your team. I have attached a sample report so you can see what this may look like for your team. Team reports are completely free of charge, if you have not already signed up for your team report you can do so [here](#).

Please take 10–15 minutes to complete the survey here: [Complete the Survey](#)

The survey will remain open until Wednesday 26th November 2025. Team wellbeing reports will be produced and shared on closure of the survey.

Your honest feedback is essential — whether things are going well or there are challenges to address. The more voices we hear, the stronger the insight and the greater the impact we can make together. Thank you for taking part and for your continued contribution to improving workforce wellbeing across the free money advice sector.

Kind regards,

Chris Earle, Workforce Wellbeing Officer **Email:**

chris@moneyadvicescotland.org.uk

Web: moneyadvicescotland.org.uk

moneyadvicescotland
Scotland's Money Charity

Access to justice is only possible with a strong, independent advice sector

September 30, 2025

[AdviceUK](#), the UK's largest network of independent advice services, has submitted its response to the Justice Committee Inquiry on Access to Justice.

In its response, the organisation has called for independent advice to be recognised and funded as part of the UK's essential justice infrastructure.

[AdviceUK-Submission-to-the-Justice-Select-Committee-Inquiry-on-Access-to-Justice.pdf](#)

Access to affordable credit for home heating oil

October 26, 2025

Poverty Alliance are increasingly concerned about the impact of rising prices. Especially in rural Scotland where households on a low income face a rural premium for essentials like food, energy and transport.

[Case Study: Test of Change: Access to affordable credit for home heating oil - The Poverty Alliance](#)

[Taking Action on Rural Poverty - The Poverty Alliance](#)

Taking Action on Rural Poverty



povertyalliance.org/TARP
[@povertyalliance](https://twitter.com/povertyalliance)

the POVERTY ALLIANCE
WORKING TOGETHER TO COMBAT POVERTY

Publication - Consultation paper Future of council tax in Scotland: consultation

This consultation paper sets out a range of options for how the council tax system in Scotland could be updated and improved. It is aimed at individuals, households, communities, and organisations across the country who have an interest in how local services are funded and how council tax affects them.

Council tax has not been fundamentally changed or updated since its introduction over 30 years ago. As property values and local circumstances have changed, questions have grown about whether the system still works as intended.

This paper presents a series of illustrative models and possible changes to how council tax is calculated, with supporting evidence set out in a report produced by the Institute for Fiscal Studies. We are inviting views to help understand how people feel about these options, what matters most to them, and how the system might better reflect property values and household circumstances today. This consultation forms part of a broader programme of work which is seeking to build consensus on reforms to council tax. Your response will help inform future decisions about the shape and direction of council tax reform in Scotland.

Closes 30 January 2026

[Respond online](#)

Boosting crisis support Published 27 October 2025

New funding to prevent homelessness and expand emergency grants.

Efforts to tackle homelessness, reduce poverty and support women who have experienced domestic abuse are being bolstered by an additional £1.6 million this year.

This includes:

- A further £1 million investment in Discretionary Housing Payments (DHPs) for local authorities to help people move from temporary accommodation into settled homes.
- £100,000 to expand an emergency fund that outreach workers can use to help rough sleepers or those at risk of becoming homeless.
- £500,000 to further bolster the £1 million Fund to Leave announced on 2 September. This supports women experiencing domestic abuse to buy essentials when leaving an abusive partner, recognising that domestic abuse remains a leading cause of women's homelessness.

[Scotland's Annual Homelessness Conference](#)

[Tackling Scotland's Housing Emergency](#)

[Boosting crisis support](#)



Get Britain Working: Pathways to Work: Government Response Date Published: Thursday 23 October 2025

Government will not delay introduction of cuts to the Universal Credit health element from April 2026

This is a House of Commons committee special report, including a government response to an earlier committee report

[Get Britain Working: Pathways to Work: Government Response](#)

REPORTING LIMITED CAPABILITY FOR WORK AND WORK- RELATED ACTIVITY BEFORE APRIL 2026

KEY CHANGE

- From 6 April 2026, new claimants assessed as having LCWRA will receive £217.26 per month, compared to the current £423.27.
- This reduced rate will be frozen until April 2030.
- Existing claimants assessed before April 2026 will keep the current rate, but it will also be frozen until 2030.
- Only those meeting Severe Conditions Criteria (SCC) or under Special Rules for End of Life will be exempt from reductions

ACTION REQUIRED

- Clients who believe they have LCWRA should report this as a change of circumstances before April 2026.
- Reporting triggers a Work Capability Assessment (WCA), which determines LCWRA eligibility.
- Delaying beyond April 2026 could result in significant financial loss

ADVISER GUIDANCE

- Proactively discuss LCWRA with clients who have long-term health conditions or disabilities.
- Support clients in updating their Universal Credit account and requesting a WCA.
- Explain the financial implications clearly

WHY IT MATTERS

- Early reporting ensures clients receive the higher LCWRA

DWP Faces Mounting Backlog as Existing Claimants Wait for WCA Assessments

The Department for Work and Pensions (DWP) is under growing pressure after figures revealed a stark imbalance in Work Capability Assessments (WCAs). While more than 250,000 assessments for new claims were completed in the past five months, fewer than 10,000 existing claimants received reassessments during the same period.

As of **August 2025**, around **110,000 existing claimants** remain in limbo, awaiting an assessment that determines their eligibility for disability-related benefits. This backlog has raised concerns about **service equity**, with critics warning that prioritising new claims over reassessments could leave vulnerable individuals facing prolonged uncertainty.

Sir Stephen Timms, Minister of State for Work and Pensions, acknowledged the issue, stating: "It is well-established government policy to prioritise Work Capability Assessments for new benefit claims to determine their capability for work at the earliest possible opportunity. Reassessments occur when there is capacity in the system, which has been limited due to an increase in demand for WCAs for new benefit claims."

Campaigners argue that this approach is failing those whose health has deteriorated. Finn Keaney, welfare rights team lead for Mind in the City, Hackney and Waltham Forest, said:

"We have noticed a trend wherein people who already have limited capability for work are not being granted reassessments to determine whether they also have limited capability for work-related activity. This leaves people stuck on lower support rates despite worsening conditions."

Advocacy groups warn that delays risk **financial hardship and heightened anxiety** for thousands of claimants who depend on timely benefit adjustments. Calls are growing for urgent action, including increased staffing and streamlined processes, to tackle what campaigners describe as a "systemic failure" in managing reassessments.

The DWP has indicated plans to **accelerate healthcare professional recruitment** and improve efficiency, but critics say these measures cannot come soon enough.

Work and Pensions Minister Sir Stephen Timms has said that the DWP expects to take another 6 months to clear 'most' of the work capability assessment (WCA) reassessment backlog.

Following a FOI - [Instructions regarding Work Capability Assessments and policy intent - a Freedom of Information request to Department for Work and Pensions - WhatDoTheyKnow](#)

And following the announcement in the Pathways to Work Green Paper that the UC health element will be cut from April 2026 -

For advisers supporting claimants who currently have LCW and report a deterioration in health with the intention of being reassessed for LCWRA, it's important to note the following policy intent:

- If the reassessment is not completed **before April 2026**, the effective date of change (supersession date) will be the date the deterioration was reported. This means the claimant will receive the current LCWRA rate, rather than the rate introduced from 6 April 2026.
- Similarly, for new Universal Credit claimants who meet the three-month qualifying period for LCWRA **before April 2026**, but whose WCA is completed after that date, the LCWRA element should be backdated to the relevant Universal Credit payment period. Again, the claimant will receive the existing LCWRA rate, not the post-April 2026 rate.

Understanding Pension Credit: What Homeowners and Savers Need to Know

If you're over the age of 66 and concerned about your income, you may be eligible for Pension Credit, even if you own your home and have savings.

Pension Credit is a means-tested benefit that provides extra support to people with a low income. However, many people who could benefit from it miss out, often due to misunderstandings about eligibility.

[Understanding Pension Credit: What Homeowners and Savers Need to Know – advice.scot](#)



Briefing Document: Energy Debt Relief Proposal

Ofgem has proposed a new scheme to help alleviate the growing burden of energy debt, which has reached a record high of **£4.4 billion**. The initiative could see up to **£500 million** in energy debt written off for nearly **200,000 benefit claimants**, starting early next year.

Key Elements of the Proposal

Eligibility Criteria:

- Individuals on means-tested benefits.
- Must have accrued over £100 in energy debt between April 2022 and March 2024.
- Identified by energy suppliers.

Conditions for Debt Relief:

- Must make some contribution toward repaying debt or covering ongoing energy costs.
- If unable to pay, must engage with a debt charity for financial support.

Funding Mechanism:

- Relief funded by a £5 annual surcharge on all energy bills.
- This adds to the existing £52/year paid by households under the price cap tariff.

Context and Challenges

- Over one million households currently have no repayment arrangements in place.
- The scheme aims to slow the growth of energy debt rather than eliminate it.
- MPs have criticised the plan, urging that energy network companies' excess profits be used instead of consumer surcharges.
- Ofgem warns that renegotiating price controls could increase costs for consumers.

Occupier Debt Reform:

- New tenants/homeowners must register with suppliers to avoid anonymous debt.
- Smart meters may be switched to prepayment mode with limited credit until registration.
- Estimated £1.1bn–£1.7bn of historic debt stems from unregistered occupier accounts.

Conclusion

The proposed scheme represents a significant intervention in tackling household energy debt. While welcomed by many, its success will depend on broader reforms, industry cooperation, and ensuring vulnerable households are adequately supported.

[MPs call on Ofgem to tap network companies' £4bn windfall for an ambitious new energy debt relief scheme - Committees - UK Parliament](#)

ENERGY DEBT RELIEF PROPOSAL

ELIGIBILITY

- Nearly 200,000 on means-tested benefits, with >100 over £100 partially or full cancellation
- Making some repayment effort

DEBT LEVEL

- £4.4 billion Up to £500M in debt will be cancelled

FUNDING

- Energy bills increase by £5 per year To cover costcost



Whether a tenancy was “commercial” for the purposes of calculating the housing costs element in a Universal Credit claim.

[DB v The Secretary of State for Work and Pensions](#)

Decision Date: 18 October 2025

Issue: Whether a tenancy was “commercial” for the purposes of calculating the housing costs element in a Universal Credit claim.

Key Legal Question

The Tribunal considered how to assess whether a tenancy is commercial. The central issue was whether this should be based on:

- The actual agreement between the landlord and tenant, or
- What a hypothetical “notional commercial landlord” would do in similar circumstances.

Tribunal’s Findings

The Tribunal ruled that the specific agreement between the parties should be the basis for determining whether the tenancy is commercial. It rejected the approach of using a notional landlord’s perspective, emphasizing that real-world arrangements and intentions of the parties are more relevant.

Implications.

This decision provides guidance for future cases involving Universal Credit housing costs, particularly in disputes over whether a tenancy qualifies as commercial. It reinforces the importance of **examining actual contractual terms and conduct**, rather than relying on abstract or theoretical standards.

Universal Credit: Advisers Warned About the “£4.35 Rule” and Savings Deductions

Advisers are being urged to ensure Universal Credit claimants understand how savings and other factors can impact their benefit payments, particularly in light of the so-called “£4.35 rule.”

What is the “£4.35 Rule”?

- The Department for Work and Pensions (DWP) applies a “tariff income” to Universal Credit (UC) claimants who have savings or investments between £6,000 and £16,000.
- For every £250 (or part thereof) above £6,000, the DWP deducts £4.35 per month from the claimant’s UC award. This means even a small amount over the threshold can result in a reduction.

Example:

A claimant with £6,500 in savings would see a deduction of £8.70 per month (£4.35 for each £250 over £6,000).

Other Reasons for Deductions

UC payments may also be reduced for several other reasons, including:

- Repayment of advances or overpayments.
- Exceeding the benefit cap.
- Deductions for debts such as Council Tax, court fines, utilities, or Child Maintenance.
- Direct payments for gas or electricity bills.
- Income from paid work, pensions, or certain other benefits.

What Doesn’t Count as Savings?

Not all assets are counted towards the savings threshold. Exclusions include:

- Personal possessions.
- Bereavement Support Payments.
- Proceeds from selling a home (in some circumstances).
- Money set aside for tax if self-employed.
- Personal injury or illness compensation.
- Certain welfare support and special compensation schemes.

Adviser Action Points

- **Check Savings:** Always ask claimants about their current savings and investments, including recent changes.
- **Clarify Deductions:** Explain all possible reasons for deductions to avoid surprises in payment amounts.
- **Signpost Official Guidance:** Refer claimants to the official [DWP guidance on savings and deductions](#) for the most up-to-date information.
- **Review Exclusions:** Ensure claimants are aware of what does and does not count towards the savings threshold.
- **Further Information:** For more details, visit the <https://www.gov.uk/guidance/find-out-about-money-taken-off-your-universal-credit-payment>.

HELP PROTECT PENSIONERS FROM



WINTER FUEL PAYMENT SCAMS

Scammers are targeting pensioners with fake text messages about Winter Fuel Payments.

- ✓ Winter Fuel Payments are made automatically.
- ✓ The Government will NEVER ask for bank details by text.
- ✓ You do NOT need to apply via text message.

IF YOU RECEIVE A SUSPICIOUS MESSAGE:

✗ Do not reply.	✗ Forward the message to 7726
✗ Do not click any links.	

HELP SPREAD THE WORD: Please share this information with older friends, family members, and neighbours. Let’s keep our communities safe from scams.

www.gov.uk/winter-fuel-payment