



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

Grampian Advice Forum

Benefits Bulletin



January 2026

Cash First Flexible Crisis Fund – Closure

The Aberdeen Cash First Flexible Crisis Fund has now formally closed. Co-designed by ACVO and seven partner organisations in Aberdeen, the fund provided financial assistance and person-centred support to 157 single males aged 18 to 45 who were in receipt of Universal Credit and presenting at food banks in crisis between November 2024 until December 2025.

The fund aimed to reduce foodbank reliance, promote choice and dignity, and improve access to wrap-around support. At closure monitoring data showed significant outcomes: foodbank use among recipients had fallen by 92%, with 78% had not returned to a food bank since receiving Cash First funding.

The Cash First Project will continue to monitor and evaluate the impact until the end of the Scottish Government Pilot period in March 2026.

To learn more about Cash First and its impact, visit: [The Cash First Flexible Crisis Fund Formally Closes in Aberdeen](#)

If you wish to discuss further or have any questions, please do not hesitate in contacting me.
amy.duncan@acvo.org.uk

ACC Benefit calculator

Our 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.

- *Should take 10 minutes to complete*
- *Please complete all fields with an asterisk(*)*

[START >>>](#)



Benefit Transfer Project Completed

The Scottish Government has finished transferring more than 700,000 disability and carer benefits from the DWP to Social Security Scotland, completing the programme on time and without requiring anyone to reapply.

The transfer included people receiving DLA, PIP, Attendance Allowance and Carer's Allowance, all of whom are now supported directly through Social Security Scotland. Importantly, the process required no new applications, ensuring no breaks in payment for disabled and carers who rely on this vital financial support. The Scottish Government also confirmed the programme was completed on time and on budget by the end of 2025.

Over 99% of Attendance Allowance cases have also been moved, with the final few complex cases due to transfer shortly. This milestone marks a major step in delivering a Scottish social security system built on dignity, fairness and respect.

[Disability and carer benefit transfer completed - gov.scot](#)

Official Error? Time Limits Don't Apply, Say Tribunal

A recent Upper Tribunal decision, [GB v The Secretary of State for Work and Pensions \(UA 2025 000251 UHC\)](#), has provided welcome clarity on the rights of claimants affected by official error within the benefits system. The judgment, published on 14 January 2026, confirms that a tribunal retains full jurisdiction to hear an appeal where official error is alleged — even if more than 13 months have passed since the claimant should have notified a change of circumstances.

This ruling is particularly significant for Universal Credit claimants whose awards may have been incorrectly handled due to mistakes by the Department for Work and Pensions. Normally, strict time limits apply: changes must be reported within one month, and appeals must usually be lodged within 13 months at the latest. However, the Tribunal made clear that these limits cannot prevent access to justice where a decision is rooted in departmental error.

For advisers

This case reinforces the importance of scrutinising adverse decisions for potential official error, even when clients seek help long after the usual deadlines have passed. Where official error is evident, late appeals remain legally viable, offering a vital route to correcting unjust outcomes.

This judgment strengthens claimant protections and ensures that procedural time limits do not override fairness — a reassuring development for both advisers and the people they support.

Upper Tribunal: Tribunals Must Explain Why Lifetime DLA Awards Are 'Irrelevant'

[TH v Secretary of State for Work and Pensions \(UA-2024-001687-PIP, 12 Jan 2026\)](#)

The Upper Tribunal has ruled that a First-tier Tribunal made an **error of law** by failing to explain why a claimant's *lifetime DLA award* was treated as irrelevant when assessing their PIP appeal. Tribunals must give **clear reasons** when discounting long-standing disability evidence.

Relevance for Scotland – ADP Cases

Why it matters for PIP → ADP transfers

Although this case concerns DLA → PIP, the principle carries over: when a claimant moves from **PIP to Adult Disability Payment (ADP)**, decision-makers and tribunals must still **engage with historic awards** and cannot downgrade support without justification. Long-standing PIP awards represent accepted evidence of functional limitation and should not be dismissed without proper reasoning.

This aligns with Scottish tribunal duties on **fairness, adequate reasons, and inquisitorial inquiry**.

Advice for Advisers

- **Highlight past awards** (DLA or PIP) and link them to current functional restrictions.
- **Request explicit reasoning** if a tribunal appears to downplay previous awards.
- **Use TH** to argue that ignoring disability history without explanation is a **legal error** in both PIP and ADP appeals.



DWP Delays 'Driving People Into Poverty', MPs Warn

MPs say long waits for disability benefit decisions—sometimes over a year—are pushing people into debt and poverty, with no short-term plan for improvement and fixes now delayed until 2029.

[People risk being pushed into poverty by DWP's continuing unacceptably poor service](#)

Boost your knowledge with TV Licensing training for money advisors

Register now for our upcoming training sessions for frontline Money Advisors

Start 2026 by refreshing your knowledge with our **tailored training for frontline money advisors**. Our free online training sessions will help you support clients on TV Licensing matters, including:

- **Affordable payment options** like the Simple Payment Plan
- **Free licences** for over-75s on Pension Credit
- How TV Licensing can help vulnerable clients
- Avoiding the **risk of prosecution**

You'll also learn how to access resources to help your clients effectively.

Session Details: Platform: Microsoft Teams

Please click the links below to register for one of our upcoming sessions.

[Wednesday 11 February 2026 – 11:00AM](#)

[Wednesday 11 March 2026 – 11:00AM](#)

Call to Action:

Please share this mailshot with your money advice colleagues so they can benefit from the latest TV Licensing training. Let's help more people get the support they need this year!

If you are interested in learning more about the support available from TV Licensing, contact the Communications team at tvlicensing@smarts.agency or visit the TV Licensing website at tvlicensing.co.uk.

No Recourse North East Multimedia Bulletin

The No Recourse North East Partnership has consistently provided a link between the latest research/policy updates and the frontline service workers, organisations, and decision-makers across North East Scotland. As we start 2026, we are committed to regularising this by providing a monthly bulletin featuring articles, podcasts, and videos posted on our website and social media channels.

Below is the link to our first bulletin, which provides a trove of information to equip you well for the coming year, including recent Home Office proposals, the early chaos of E-Visas, Scotland's attitudes to immigration, and the mental health effects of living in asylum hotels.

[NRNE's Multimedia Bulletin: January 2026](#)

Patrick Caskie, No Recourse North East (NRNE), NRP Development Worker

Kincardine and Mearns Citizens Advice Bureau

Council Tax Debt



Worried about Council Tax Debt?

- ✓ Free, Confidential and Impartial Advice
- ✓ Fast & Secure Processing
- ✓ Advice for managing Council Tax Debt
- ✓ Advice for checking correct discounts/reduction and exemptions

KAMCAB
citizens advice bureau

Contact Us Now

Website
www.checkmycounciltax.scot/home

Email
counciltaxadvice@kamcab.org.uk

- 👉 www.checkmycounciltax.scot/home
- 👉 <mailto:counciltaxadvice@kamcab.org.uk>

Did You Know

You might be eligible for a Council Tax discount/reduction or in some cases an exemption?



Contact us to arrange an appointment:
01569 766 578
bureau@kamcab.org.uk

Kincardine and Mearns
Citizens Advice Bureau
Ground Floor, Sheriff Court Building,
Dunnottar Avenue, Stonehaven,
AB39 2JD
Monday to Thursday (9:30am to 4pm)



Council Tax Debt Advice survey

<https://s.surveyplanet.com/pisiywj4>

KAMCAB

Sheriff Court Building
Dunnottar Avenue
Stonehaven
AB39 2JD
Contact – 01569 766 578

counciltaxadvice@kamcab.org.uk
bureau@kamcab.org.uk

[Money map](#)

[Free online budget planning tool](#)

Women's Pathway Project at GamCare

FREE training around the gambling harms women may experience directly or as an affected other. We have designed different sessions to support women and professionals working with women to understand the reasons for gambling, barriers to accessing help and what support is available. We also have a regular 7 week online supportive group for all women affected by someone else's gambling called Way Forward.

Our 1 or 2 hour sessions cover the following topics with the 2 hour sessions CPD accredited:

- **Women and Gambling Related Harms training**
- **Women, Domestic Abuse and Gambling Harms training**
- **Understanding Gambling Harm for professionals or Women's Groups – Nikki's story, 1hr session**

We can arrange sessions specifically for your organisation but we also have sessions on Eventbrite that can be found by searching for gambling harm courses or by clicking the following link: [Women and Gambling Related Harms CPD accredited training Tickets, Multiple Dates | Eventbrite](#)

If you would like a more in depth description of each session or to know more about GamCare and how it can support people affected by gambling harm, please contact us at:

womens.pathway.training@gamcare.org.uk

Non-advanced education and Universal Credit

Laura Docherty explores entitlement to Universal Credit when the claimant is studying a non-advanced course of education.

A claimant must meet both the basic and the financial conditions to qualify for Universal Credit (UC). One of the basic conditions is that the claimant isn't 'receiving education'. There are exceptions to the rule that the claimant can't be receiving education. But for some clients the correct route is to argue that they don't meet the definition of receiving education at all.

Full article: [Non-advanced education and Universal Credit | by Laura Docherty Jan, 2026](#)

Advice Direct Scotland Awarded New Social Security Advocacy Contract

Advice Direct Scotland has been officially awarded the contract to deliver Scotland's independent advocacy service for people who need support—due to disability—to engage effectively with the Social Security Scotland system.

The new service will launch on 31 January 2026, offering tailored advocacy to ensure disabled individuals can understand their rights, navigate benefits processes, and have their voices heard.

Advice Direct Scotland emphasises the importance of collaboration with local organisations, recognising the deep expertise held across the sector in disability, mental health, trauma, communication support, and inclusive practice. The organisation aims to build simple referral pathways, ensure accessibility, and create opportunities to learn and improve together.

Please email partners@advice.scot for further details.

Upcoming Social Security Scotland Events

Improvements to Carer Benefits Stakeholder Event –10 March 2026

Social Security Scotland is hosting a series of Improvements to Carer Benefits Stakeholder Events to help stakeholders understand the changes to carer benefits coming into effect on 15 March 2026.

Tackling Stigma with Social Security Scotland – 19 & 24 February 2026

A dedicated session focused on reducing stigma, understanding the barriers preventing people from applying for support, and learning more about the benefits Social Security Scotland delivers.

To book -

www.socialsecurity.gov.scot/events

christians
against
poverty

CAP



FREE Life Skills Course

An 8 week long course on
Tuesdays at 10.15am - 12pm at
The King's Way Centre, AB23 8BL

Covering topics like:
Budgeting, energy use, cooking on a budget,
health & wellbeing and more great life skills.

The first course starts on
Tuesday 17th February 2026

To find out more or book on to the
course, please get in touch:
Help@kingscommunityfoundation.org
01224 518936

Updated Move to UC Guidance

Three *Move to Universal Credit* guides on GOV.UK have now been updated to include new information explaining that existing benefit deductions stop when claimants move to UC. The updated documents are:

- [Move to UC guidance](#)
- [Guidance for mixed-age couples](#)
- [State Pension age claimants guidance](#)

In addition, the [Universal Credit guidance held in the House of Commons Library](#) was updated on 24 November 2025 to reflect these changes.

NAWRA launches campaign calling for advice to be a statutory duty at House of Commons

NAWRA is calling upon UK governments to introduce a statutory duty to provide social welfare advice, available equally to all who need it and free at the point of delivery.

Concern over the loss of advice services as highlighted by bodies such as the [Access to Justice Foundation](#) and [Advice UK](#), has been mounting in recent years and has been brought into sharp focus this year by the ending of the [Macmillan contract](#) for specialist welfare rights support.

The value of access to free advice is widely recognised, and the Work and Pensions Select Committee has said:

'The complexity of the benefits system means that expert welfare rights advice is often needed. In some areas, local authorities, third sector and community organisations work together effectively to do this. The rewards are significant ...

Independent modelling commissioned by the Access to Justice Foundation has shown that for every £1 invested in free, specialist advice saves £2.71 in public costs.

[NAWRA's call for advice to be a statutory duty – National Association of Welfare Rights Advisers](#)

Please join us in this call - [NAWRA Statutory Duty](#)

Relevant changes for Welfare Rights Advisers

- ✓ Prepare clients on legacy benefit closures (IS, income-based ESA/JSA, Tax Credits, HB).
- ✓ UC structural changes: [two-child limit removal](#), [childcare uplift](#), [LCWRA cuts for new claimants](#).
- ✓ Benefit uprating anomalies: [UC rising above CPI](#) but some benefits frozen.
- ✓ Key Scottish divergences: 3.8% uprating, ongoing transfer, [enhanced Scottish Child Payment](#).
- ✓ Monitor LCWRA appeals & safeguarding given significant payment reductions for new claims.
- ✓ [Promote take-up campaigns](#) via Social Security Scotland communications.

Convicted criminals detained in hospitals set to lose benefits

Government seeking to restore trust and common sense to the benefits system.

- Serious criminals held in hospitals would lose their benefits worth hundreds of pounds per month, under new proposals.
- Crackdown on loophole would see those convicted of serious offences treated the same as people serving sentences in prison, who cannot claim benefits.

Under the current system, an offender in hospital could be paid over £800 per month in Universal Credit - amounting to thousands in taxpayer cash over a long sentence.

Prisoners are already banned from claiming state benefits and the Government wants to look at how to extend this to offenders detained in hospitals under court order, including for violent and sexual offences, given their bed, board and treatment costs are covered.

Additional Information

- An offender on Universal Credit in a single household over the age of 25 and receiving the LCWRA rate could receive over £800 per month.
- The Department will seek views from expert stakeholders including clinicians, victims' groups and mental health experts.
- The Department will also work closely with our counterparts in the UK, Welsh, Scottish and Northern Ireland Governments to ensure that there is a consistent approach and we work in partnership with our colleagues.
- Other benefits, such as Personal Independence Payment (PIP) and Carer's Allowance tend to be time limited, with PIP stopping after 4 weeks of hospitalisation.

[Convicted criminals detained in hospitals set to lose benefits](#)

Rising Caseloads, Rising Pressure: Social Security Chamber Faces Critical Backlog Challenges

2024-25 Scottish Tribunals Annual Report

Overall Context

- Scottish Tribunals experienced **exponential increases in caseloads** during 2024–25, with the Social Security Chamber among the most affected.
- Rising demand is linked to the continued roll-out and evolution of devolved social security benefits, generating more appealable decisions.

Key Pressures Affecting SSC

- **High and rising case volumes** placing significant strain on judicial capacity.
- Tribunal operations continue with a **less-than-full complement of judicial resource**, complicating timely scheduling and decision-making.
- Increased workloads lead to:
 - Longer waiting times for hearings
 - Higher administrative burdens on tribunal clerks and support staff
 - Greater pressure on members to maintain consistency and quality under time constraints

Leadership Change

- **Andrew Veitch**, Chamber President of the SSC, retired from his leadership role in **July 2025** (though staying on as a judicial member). His “vast experience” and historic leadership will be lost at a time of rising workloads, raising continuity concerns during transition.

Interdependencies Impacting SSC

- The **Upper Tribunal for Scotland (UTS)** is also expanding; improvements there alleviate some administrative bottlenecks that affect onward appeals from the SSC.
- However, **all chambers** are under pressure, which means any system-wide resource constraints also impact SSC operations.

Operational Risks

- Risk of **delayed justice** for claimants due to backlog pressures.
- Potential **increased stress and burnout** risks for tribunal members and staff.
- Leadership transition may temporarily **slow strategy and process improvements**.

What Advisers Should Note for Casework

- Expect **longer scheduling times** for hearings and postponed outcomes.
- Maintain stronger focus on **front-loaded evidence gathering** to avoid unnecessary adjournments.
- Manage client expectations about **timeframes, communication delays, and the overall pace** of tribunal progress.

What Could Improve the Situation

- Recruitment of a new Chamber President in the next reporting period.
- Continued investment in tribunal staffing, digital systems, and administrative simplification.

[scottish-tribunals-annual-report-2024-25.pdf](#)

Briefing: Scottish Government Budget 2026–27 (Short Summary)

Published 13 January 2026

Key Family Support Measures

- Nearly £68bn invested in supporting families and easing living costs.
- Expansion of after-school activities (3–6pm) and a Summer of Sport with free activities and swimming lessons for primary pupils.
- Breakfast clubs planned for all primary and ASN schools by August 2027, helping reduce costs and support working parents.

Cost-of-Living Support

- Continued free prescriptions, free bus travel for under-22s and over-60s, free eye examinations, and no peak ScotRail fares.
- Income tax threshold rises (+7.4% for basic and intermediate rates), offering some relief for lower earners.

Social Security & Poverty Reduction

- Scottish Child Payment rising to £28.20 in 2026–27.
- Further uplift to £40 per week for children under 1 from 2027–28—targeting infant poverty.
- £50m Whole Family Support to help families most in need.

Health, Local Government & Third Sector

- £22.5bn for health & social care, including investment in walk-in GP clinics.
- £15.7bn for local government to maintain essential services.
- Third sector warns of growing financial insecurity despite some uplifts.

Tax & Council Tax Changes

- New council tax bands for homes valued over £1m.
- Progressive tax structure maintained, with changes affecting lower- and middle-income households.

Scottish Budget 2026-27

ESA-IR & Housing Benefit Closure – Key Timeline

- The DWP aimed to send all Migration Notices by December 2025.
- All legacy benefits, including Income-Related ESA and Working Age Housing Benefit, will close by 31 March 2026.
- ESA and Housing Benefit claimants were among the final groups being moved to Universal Credit, with ESA/ESA+HB notices issued from September 2024 to December 2025.
- Contribution-Based / New-Style ESA continues and is not affected by UC migration (only Income-Related ESA is closing).

DWP Corrects LCWRA Error for Former ESA Claimants

The DWP has confirmed that ESA claimants who miss their final migration deadline must still receive the LCWRA element from the start of any later Universal Credit claim, after [Rightsnet](#) and [Housing Systems](#) challenged the Department's misapplication of the law.

The clarification brings DWP practice into line with [Regulation 21 of the Universal Credit \(Transitional Provisions\) Regulations 2014](#), which ensures that LCWRA credits from ESA carry over to a new UC claim, even where the final migration deadline was missed.

The Department has acknowledged the mistake but says an IT fix will take time.

In the meantime, advisers are encouraged to submit a mandatory reconsideration in every affected case.