



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

Grampian Advice Forum

Benefits Bulletin



February 2026

Community Advice Cuts Stigma and Boosts Wellbeing

A new Improvement Service report shows that delivering money and welfare rights advice in community settings — such as schools, GP practices, libraries and community centres — improves access, reduces stigma, and supports better financial wellbeing, especially for people unlikely to approach traditional services.

Key findings include:

- Local funding and council policy are the main drivers of community-based provision.
- Delivery models vary, with councils, CABs and independent services sharing roles across different settings.
- Uncertain funding is the biggest barrier, though several councils have still expanded community advice programmes.
- Future plans include mobile libraries, video consultations and family hubs to widen access.

The report reaffirms that trusted, familiar locations help identify issues earlier, reduce crisis demand, strengthen partnerships across sectors, and ensure client-centred, low-stigma support.

Download the report: [Community-based Advice Provision in Scotland](#)

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 >>>](#)



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.

[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 amy.duncan@acvo.org.uk

People Urged to Check for Financial Help

Social Security Scotland helped over 960,000 people access the payments they were entitled to in 2024/25, and is **encouraging everyone to check what support they might qualify for**.

The agency now delivers 17 benefits, including Scottish Child Payment (£27.15 per child per week), disability benefits for children, adults and those over 66, heating support, funeral assistance, and payments for carers and young people starting work.

Billions in support still go unclaimed, including £3 billion in pensioner benefits and £2.1 billion in unclaimed Pension Credit. Many people miss out simply because they assume they won't qualify or find applications difficult.

People are encouraged to use free online benefit calculators and check full eligibility information on [mygov.scot](https://www.mygov.scot):

- Benefits overview: <https://www.mygov.scot/benefits>
- Benefit calculators: <https://www.mygov.scot/benefit-calculators>

Full Social Security Scotland statistics: [Social-Security-Scotland-statistics-plan-for-2025-2026.pdf](#)

Boost Your Knowledge with TV Licensing Training for Money Advisors

Start 2026 with a refresh of your TV Licensing knowledge. These **free online sessions**, designed specifically for frontline Money Advisors, will help you better support clients on key topics including:

- Affordable payment options such as the **Simple Payment Plan**
- **Free licences** for over-75s receiving Pension Credit
- Support available for **vulnerable clients**
- How to help clients **avoid prosecution**
- Accessing resources to assist your casework

Session Details: Platform: Microsoft Teams. **Upcoming Date:** [Wed 11 March 2026 – 11:00 AM](#)

Register using the links provided and share this mailshot with colleagues so more advisors can benefit from the latest training. **More Information:** For queries, contact: tvlicensing@smarts.agency. Visit: tvlicensing.co.uk

Tackling Stigma Around Social Security (Scottish Government)

New research commissioned by Social Security Scotland shows that **stigma is discouraging people from claiming the financial support they are entitled to**. Findings reveal that while 91% of people agree anyone may need social security at some point, 39% say applying would make them feel worse about themselves, rising to 48% among 16–34-year-olds. Negative portrayals in politics and the media are identified as major drivers of this stigma.

The Scottish Government emphasises that social security should be delivered with dignity, fairness and respect, and has already taken steps such as using more compassionate language, offering support in accessible formats, and improving application channels (online, phone, in-person). Social Justice Secretary Shirley-Anne Somerville stated that everyone should be able to access support without fear or shame and pledged continued work with clients and stakeholders to remove barriers to uptake.

Community organisations, including the Poverty Alliance, highlighted that social security is a public good similar to the NHS, yet harmful stereotypes and judgements—often starting in media and politics—can stop people from claiming essential support, sometimes pushing them into crisis. They call for cultural change and collective responsibility in promoting social security as a human right.

[Tackling stigma around social security - gov.scot](#)

Universal Credit In-Work Progression – Qualitative Research with Jobcentre Plus Staff

The report presents findings from qualitative research exploring **how Jobcentre Plus staff support Universal Credit (UC) claimants with in-work progression (IWP)**. It focuses on staff experiences delivering both the voluntary IWP offer (April 2023–March 2025) and mandatory support for those earning below the Administrative Earnings Threshold (AET).

Purpose of the Research

Funding from the 2021 Spending Review enabled an expansion of Jobcentre Plus support for working UC claimants. As the AET increased several times during the voluntary offer period, more claimants became subject to work-related conditions and enhanced support. The research examines how staff delivered this support and how these policy changes affected their roles.

Key Insights

- Staff provided tailored in-work support to help claimants increase earnings, both under the voluntary offer and through mandatory support for those earning below the AET.
- Findings informed improvements to UC services—most notably the introduction of 8-weekly progression-focused appointments for low-earning claimants.
- The research contributes to a wider evaluation on the impacts of IWP and AET changes, alongside separate claimant-focused studies conducted during the same period.

Value and Wider Application

The insights support the development of a more effective progression support model within UC. They feed into the government's broader aim—outlined in the *Get Britain Working* white paper—to make progression a key component of employment support and extend in-work help to more claimants.

- [Universal Credit: In-Work Progression - Qualitative research with Jobcentre Plus staff](#)
- [Universal Credit: In-Work Progression support research](#)

Update: Change to Universal Credit Migration Rules (January 2026)

The UK Government has introduced a small change to the rules for moving people from older benefits onto Universal Credit (UC). These new rules took effect on **29 January 2026** and make sure that the managed migration process continues smoothly.

Under the update, if someone receives a **migration notice**—the official letter telling them they must claim Universal Credit—**the notice will still be valid even if the deadline falls after new UC rules come into force**. This applies to people currently receiving Income-based Jobseeker's Allowance, Income-related Employment and Support Allowance, or Income Support.

Importantly, this change **does not affect how much Universal Credit people get**, nor does it alter entitlement, benefit rates, or Transitional Protection. It simply ensures that people continue to be moved safely and legally onto UC, even while the wider system is being updated.

If clients receive a migration notice, they should **still follow the instructions and claim UC by the deadline** unless they request an extension. Missing the deadline could mean payments stop.

[The Universal Credit \(Transitional Provisions\) \(Amendment\) Regulations 2026](#)

Scottish Anti-Poverty Newsletter

[Scottish Anti-Poverty Newsletter: Issue 1 2026 - The Poverty Alliance](#)

Pension Credit Journeys – Key Insights from New DWP Research

A new report for the Department for Work and Pensions sheds light on why many eligible pensioners still miss out on **Pension Credit**, and what influences their decision to apply. The study was carried out to help improve take-up and understand pensioners' real-life experiences of the system.

What the Research Looked At

Researchers carried out **70 in-depth interviews** with:

- **New Pension Credit recipients**
- **Existing recipients**, including those affected by 2024 Winter Fuel Payment changes
- **Supporters** such as family members or carers helping someone apply
- **Entitled non-recipients**—people who appear eligible through DWP/HMRC data but are not claiming

The aim was to explore how people understand Pension Credit, what motivates them to apply, and what barriers prevent them from doing so. This forms part of wider DWP work to increase take-up.

What Pensioners Know — and Don't Know

- Many participants understood Pension Credit at a basic level—as a **top-up for low-income pensioners**—but there were major gaps in awareness around **eligibility rules**.
- Some **incorrectly assumed** that having savings, owning a home, or living with a partner meant they couldn't qualify.
- These misunderstandings were especially common among **entitled non-recipients**.

Why People Apply

For those who did claim:

- The trigger was often **someone else raising awareness**, such as family, carers, or support workers. Policy changes—such as adjustments to Winter Fuel Payment in 2024—also encouraged some to check eligibility.

Why Some Don't Apply

Among entitled non-recipients, the reasons for not claiming included:

- **Low awareness** that Pension Credit exists
- **Misconceptions about eligibility**. Only considering applying if their circumstances change in future

Wider Concerns About Take-Up

A separate data release shows Pension Credit applications fell by **36%** between February 2025 and February 2026, highlighting the urgency of improving awareness and tackling misconceptions.

Why This Research Matters

These findings help build a clearer picture of how pensioners engage with Pension Credit. They will:

- Inform future **awareness campaigns**
- Support efforts to ensure **eligible pensioners don't miss out**
- Strengthen DWP strategies to improve take-up

[Pension Credit Journeys: A report by Verian - GOV.UK](#)

Adviser Briefing: Transitional Element Erosion After Removal of the Two-Child Limit

Key Change (April 2026)

The Two-Child Limit ends in April 2026, meaning families can receive the **child element for every child**.

Critical Point for Advisers

The DWP has confirmed **there is no exemption** for Transitional Protection (TP).

Any new Child Elements added will reduce the Transitional Element pound-for-pound.

Specialist commentary reinforces this: new child elements can **erode or completely extinguish** Transitional Protection.

What Claimants Will See

- Many families **will not receive the increase they expect**.
- Some will see **no increase at all**, because the new Child Element is offset by TP.
- Benefit Cap rules may also block any gain for affected households.

Who Is Affected

- Anyone migrated to UC with a Transitional Element still in place.
- Families whose UC award still includes TP after managed migration.

How to Explain It to Claimants

1. "You *are* entitled to the extra Child Element."
2. "But Transitional Protection reduces when UC goes up, so the increase is absorbed."
3. "You won't see the full uplift until TP has been eroded."

Bottom Line

This outcome is **not an error**—it is the intended design of Transitional Protection.

Pensioners Encouraged to Claim Winter Heating Support

Social Security Scotland is urging older people who haven't yet received their **Pension Age Winter Heating Payment** to check their eligibility and apply before the **31 March 2026** deadline. The payment helps with winter energy costs and has already been issued automatically to **over 1,009,000 people aged 66 and over** across Scotland.

Most pensioners receive the payment without applying, but some groups **must** make a claim. This includes people who have **deferred their State Pension** or those in **mixed-age couples** where the younger partner is the main claimant for benefits such as Pension Credit, Income-based JSA, Income-related ESA, Income Support or Universal Credit.

Eligible pensioners can receive **between £101.70 and £305.10**, depending on age and household circumstances. Applications can be made by calling Social Security Scotland free on **0800 182 2222**, with phone lines open Monday to Friday, 8am–5pm. Applicants will need their National Insurance number, bank details and information about where they lived during the qualifying week in September 2025.

Pensioners are encouraged not to miss out on support designed to help with rising winter heating costs.

[Pensioners encouraged to make the most of winter heating help - Social Security Scotland](#)



People with communication needs and the Scottish social security system: fulfilling the expectations of 'Our Charter'

The Scottish Commission on Social Security's report on the experiences of individuals with communication needs in accessing the Scottish social security system.

This is our first report under our function to review whether people are receiving the service that the Social Security Charter expects.

[Scottish Commission on Social Security](#)

UT Confirms: UC Cannot Restart Automatically After an Absence Abroad

A recent Upper Tribunal decision, [SSWP v NC \(UA-2025-SCO-000070-UC\)](#), confirms that Universal Credit entitlement **cannot simply restart** when a claimant returns to Great Britain after an absence abroad.

The claimant's UC was terminated because her trip did not fall under the temporary-absence exceptions in Regulation 11. Although the First-tier Tribunal accepted she wasn't entitled while abroad, it wrongly held that entitlement could resume automatically once she returned.

Upper Tribunal Judge Wright overturned that decision, relying on the earlier case **SSWP v SC and MJ [2025] UKUT 299 (AAC)**. The UT made the position clear:

- Once a claimant stops meeting a basic entitlement condition (such as presence in GB), **and the award is formally ended,**
- **A fresh claim is required** for entitlement to begin again.
- The DWP knowing the claimant's return date makes no legal difference.

Key Point for Advisers

If UC ends because a client goes abroad and no temporary-absence rule applies, **they must make a new claim on return**. There is no legal basis for UC to restart automatically.

The Secretary of State's appeal was allowed, and the claimant remained disentitled from 18 October 2024 onwards, as no new claim was made.

NRNE's Multimedia Bulletin

Building on our January 2026 bulletin, we are happy to share our latest multimedia bulletin. We encourage everyone to use this list as inspiration and work through a few of the pieces in the next few weeks. If you have any suggestions, need clarification, or are having trouble accessing any of the materials, please do not hesitate to get in touch; we are happy to help.



[NRNE's Multimedia Bulletin: February 2026 – No Recourse North East Partnership](#)

Top tips for helping clients with benefit appeal tribunals

Advisers are often asked to help clients with benefit appeals. This help can range from lodging appeals, providing basic advice and encouragement, to writing a submission and/or in person representation at a tribunal. We are often asked by advisers for tips on the best way to represent clients. As every case is different and local Citizens Advice have different levels of resources, there is no 'one right way' to represent clients, but this article outlines some helpful tips that can be applied to most benefit appeals.

[Top tips for helping clients with benefit appeal tribunals | by Rachel Ingleby | Adviser online | Jan, 2026 | Medium](#)

Enquiries to admin@grampianadviceforum.co.uk

Final Stages in the Abolition of Legacy Benefits

The DWP has begun the last major steps toward ending the remaining legacy benefits, with several key changes now scheduled.

Housing Benefit Restrictions (from 14 Nov 2025)

- For working-age claimants, Housing Benefit is abolished where they cease to occupy specified or temporary accommodation (e.g., move into general needs housing), unless they are entitled to Universal Credit or a qualifying legacy income-related benefit (Income Support, income-based JSA, or income-related ESA)
- Moves within the same local authority no longer protect HB.
- New HB claims remain possible only for temporary or specified accommodation.

Contributory ESA Becomes New-Style ESA (from 1 Dec 2025)

- Old-style contributory ESA will convert automatically to new-style ESA.
- Claimants must accept a claimant commitment, all overpayments become recoverable, and the stricter sanctions regime will apply.
- No new income-related additions can be made after this date, though retrospective income-related entitlement can still be added for periods before conversion.

Abolition of Income Support & Income-Based JSA (from 1 Apr 2026)

- Both benefits will be abolished in law. Any remaining awards will end automatically, though run-on payments can continue.

What Isn't Ending Yet

- No abolition date has been set for income-related ESA or for the main Housing Benefit system—though most claimants will move to UC through managed migration.

Actions for Advisers

- Identify at-risk claimants early, support smooth transitions to UC, check ESA cases for possible retrospective income-related entitlement, and be alert to recoverable overpayments under new-style ESA.

Section 8 Delay Risks Avoidable ADP Appeal Backlogs

Pressure is mounting on the Scottish Government to commence Section 8 of the Social Security (Amendment) (Scotland) Act 2025, after the Social Justice and Social Security Committee warned of “unnecessary delays” in Adult Disability Payment (ADP) appeals.

Currently, when Social Security Scotland accepts that a claimant is due a higher ADP award, it often cannot issue a new determination if an appeal has already been lodged. This forces cases to proceed to Tribunal even when there is no remaining dispute, contributing to backlogs and leaving clients waiting months for entitlement already accepted.

Section 8 would fix this by allowing corrected determinations after an appeal has begun, enabling faster outcomes and reducing pressure on Scotland’s Tribunal system.

The Committee has written to the Cabinet Secretary seeking a clear commencement date. Until then, advisers should expect continued delays and watch for updates, as implementation would significantly streamline ADP challenge processes and improve client outcomes.

[letter-to-cabinet-secretary-for-social-justice--commencement-of-section-8-22-january-2026.pdf](#)

Key Learning from **SS v SSWP (PIP): Employment Evidence Misused**

A new Upper Tribunal ruling, [**SS v SSWP \(UA-2025-000375 PIP\)**](#), highlights common errors in PIP appeals where tribunals place excessive weight on a claimant's employment.

Work Does Not Equal PIP Capability

- The UT found the First-tier Tribunal had wrongly assumed that being in work indicated functional ability.
- The decision reinforces that PIP depends on the reliability criteria — safety, repeatability, acceptable standard, and reasonable time — not employment status.

Medical Evidence Must Be Properly Weighed

- The FTT barely engaged with clinical evidence.
- The UT stressed that tribunals must meaningfully consider and explain medical findings, especially when they contradict assumptions based on work.

Indicators of an Error of Law

The case shows classic flaws advisers should look for:

- Over-reliance on employment
- Weak reasoning for dismissing medical or functional evidence
- Little or no engagement with the reliability test

Practical Use for Advisers

- Cite this decision where DWP or the tribunal argues that employment undermines claimed limitations, or where medical evidence has been sidelined.
- It is particularly useful for submissions refocusing panels on PIP's statutory criteria.

ADP Appeal Overturned After Tribunal Ignores Fatigue Evidence

The Upper Tribunal in *GM v Social Security Scotland* [2026] UT 11 (ref: UTS/AS/25/0130) found that the First-tier Tribunal made an error of law by failing to assess how fatigue and pain affected the claimant's ability to complete ADP activities *reliably*.

The FtT overlooked key evidence about fluctuating symptoms and failed to consider whether tasks could be carried out safely, repeatedly, to an acceptable standard, or within a reasonable time. The UT ruled that reliability is integral to every ADP descriptor and must be assessed explicitly.

The decision was set aside and remitted for a fresh hearing. Advisers can use this case when tribunals downplay fatigue, ignore post-exertional effects, or rely on isolated observations.

Practical Tips for Advisers

- Centre reliability in all submissions: describe safety, repeatability, speed, and after-effects.
- Highlight fluctuating symptoms and explain functional ability across the *majority* of days.
- Document post-exertional effects such as crashes, delayed pain, or recovery time.
- Use real-world examples (e.g., "can do once, but not again the same day").
- Challenge decisions where tribunals rely solely on observed behaviour or ignore symptom variability.

Full decision: [**GM v Social Security Scotland \[2026\] UT 11**](#)

UK Poverty 2026

Date published: 27 January 2026

This report sets out the nature of poverty in the UK, and evaluates changes under the last Conservative-led Government. It also sets out the scale of action necessary for the current Government to deliver the change it has promised.

This report studies a range of data sources and published insights to build a comprehensive picture of the current state of poverty across the United Kingdom (UK). We know poverty can lead to negative impacts at all stages of life, so it is critical to look closely at the available information to work out who is worst affected, determine how levels have changed over time, and to see what the future prospects are likely to be.

For the first time, we have produced a [data dashboard to allow users to interact with the key charts in the report](#). We intend to keep this up-to-date throughout the year.

We are also publishing a [forward look at potential poverty rates](#) under a range of economic scenarios in parallel with this report.

[UK Poverty 2026: The essential guide to understanding poverty in the UK | Joseph Rowntree Foundation](#)

Age UK Warns of Rising Pensioner Poverty

Age UK is warning that **pensioner poverty could soon rise above two million people**, unless urgent action is taken. Around 1.9 million older people already live in poverty, and rising living costs are hitting those on fixed incomes hardest — especially the one-third of pensioners who receive less than the full State Pension.

Energy bills under the latest price cap now take up around 15% of a full State Pension, with many older people reporting they are cutting electricity use, bathing less often, or even skipping meals this winter. The charity's *Crisis Hiding in Plain Sight* campaign urges older people to check their entitlement to extra help such as Pension Credit, Housing Benefit, Council Tax Support and Attendance Allowance. An estimated £3 billion in pensioner benefits goes unclaimed each year, including £2.1 billion in unclaimed Pension Credit alone. Nearly 1 in 4 older people do not know what support they may be eligible for.

Age UK is calling on the Government to act to prevent deepening hardship, and is encouraging families, advisers, and communities to help older people check their benefit entitlements early — ideally up to four months before State Pension age.

[A crisis hiding in plain sight | Age UK](#)

Assessing the link between conditionality and poor quality employment

Successive central governments have designed benefit programmes with high levels of conditionality. The programmes have required claimants to actively look for work, in order to keep accessing social security. While some level of conditionality is not unusual compared to other countries, the UK has generally had one of the most conditional benefit systems in the world. The degree of conditionality has increased further since the introduction of universal credit.

This report assesses the effectiveness of higher conditionality and the ABC approach, as levers to achieve the goals of higher employment and a lower social security bill. It does this by measuring the extent to which UC claimants have access to good-quality jobs, and whether they end up working in them. It tests an alternative hypothesis for where higher conditionality and the ABC approach may lead: a feedback loop in which poor-quality work is subsidised and reinforced by the social security system.

[Pushed into the wrong job? | New Economics Foundation](#)

DWP's New Bank-Account Powers: What Clients Should Know

The Public Accounts Committee has warned that new powers given to the DWP—allowing it to request information from people's bank accounts—risk undermining public trust unless used carefully.

Since December, the DWP can seek limited bank-account data to check benefit accuracy and, in specific debt cases, recover money directly from accounts. MPs say the department hasn't clearly explained how these powers will be safeguarded and have called for annual transparency reports.

The PAC stresses these checks should target organised fraud, not ordinary claimants. Recent errors highlight the risks: 26,000 carers were wrongly told they'd been overpaid Carer's Allowance, with 200,000 cases now under review.

Benefit mistakes remain widespread, with £9.5bn in overpayments and £1.2bn in underpayments last year. But clients should be reassured — there is no routine monitoring, and banks only share information when specifically requested.

The key message: keep benefit details up to date, and seek advice if contacted by the DWP. Most claimants have nothing to fear, and MPs are watching closely to ensure the powers are used fairly.

[DWP warned over extensive new bank account check powers as public trust at stake – Committees – UK Parliament](#)

Grampian Advice Forum is a **local network** supporting people who work in **money and benefits advice services** across the Grampian area of North East Scotland. Its purpose is to strengthen collaboration and knowledge-sharing among advisers and information providers.



What the Forum Does

The forum aims to:

- **Bring together advisers** from across the region to share information and experiences.
- **Exchange ideas and offer informal peer support**, helping advisers stay connected and up to date.
- **Share good practice** and explore **training needs** to improve service quality.
- **Discuss welfare system developments** and new approaches to supporting clients.
- **Develop networking opportunities** for professionals in the advice sector.

Overall Purpose

The Grampian Advice Forum acts as a central hub for improving communication, strengthening professional practice, and supporting advisers who help local people with financial and welfare matters. by registering on the website, users can receive email updates — which for advisers typically includes benefit-related news, guidance, and resources.

Sign up to receive local and national benefit related articles by email weekly - **[Sign up - Grampian Advice Forum](#)**

The website acts as a resource for advisers - **[Home - Grampian Advice Forum](#)**

Please get in touch if any information is wrong or you'd like something added 