



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

Grampian Advice Forum

Benefits Bulletin



June 2026

Scarf Strategy: Creating a Fairer and Greener Scotland 2026–29.

Scarf has launched its new 2026–29 strategy, setting out an ambitious vision to tackle fuel poverty, improve energy efficiency, and support Scotland’s transition to a low-carbon future.

Building on 40 years of frontline experience, the strategy outlines how the charity will expand support for households, strengthen partnerships, influence policy, and invest in digital services to increase its reach and impact across Scotland.

The strategy comes at a time when fuel poverty continues to affect households across the country, with Scarf committed to helping more people access practical support, improve the energy efficiency of their homes, and reduce energy costs.

Read the strategy – [Scarf](#)

Empower Aberdeen returns this October!

And we’re inviting charities and support organisations across Aberdeen to take part.

Last year, 60 organisations joined us to help people access advice and support under one roof – from energy and money guidance to housing, health, employment and more. This year, we’re aiming to make the event even more impactful.

- Wednesday 7 October
- Music Hall, Aberdeen
- 10am–2pm

If your organisation supports people in Aberdeen, this is a great opportunity to raise awareness, connect with other services, and reach the people who need you most.

Register your interest as a stand holder

at: www.scarf.org.uk/empower-aberdeen

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 >>>](#)



How Can Aberdeen Help You?

Free support. Expert advice. Real solutions.

Empower Aberdeen

- Get free, impartial advice from 60 leading charities
- Access grants and funding
- Discover support for health, housing, money & more



Music Hall, Union St, Aberdeen AB10 1QS

Wed, 7 October | 10:00 AM – 2:00 PM



Enquiries to admin@grampianadviceforum.co.uk

New DWP Debt Recovery Powers from October 2026

What advisers need to know

From **October 2026**, the DWP will introduce significant new debt recovery powers under the **Public Authorities (Fraud, Error and Recovery) Act 2025**. These changes mark a major shift towards stronger enforcement of benefit overpayments.

What's changing?

Key powers include:

- **Direct deductions from bank accounts** via Direct Deduction Orders (DDOs)
- **Access to bank data** to check entitlement and identify overpayments
- **Court action to disqualify from driving** in serious non-payment cases
- **Expanded data-matching and investigation powers**

The DWP says these measures are needed to tackle fraud and error, estimated at around **£10 billion a year**. [\[gov.uk\]](https://www.gov.uk)

What's happening now?

The DWP has already started **writing to people with outstanding debts**, encouraging them to engage before enforcement begins. Full rollout is expected from October 2026.

Safeguards

A draft **Code of Practice** sets out that these powers should:

- Be used as a **last resort**
- Include **notice and a chance to respond**
- Take account of **hardship and vulnerability**

In practice, advisers may question how consistently these safeguards will be applied.

Why this matters

These changes are likely to:

- Increase **risk of faster, more direct recovery action**
- Create **disputes over liability**, especially in complex cases
- Add pressure where **vulnerability is not recognised early**
- Make cases more complex, including potential **court involvement**

What advisers can do now

- Identify clients with **historic DWP debt**
- Encourage **early engagement with DWP**
- Check and challenge **overpayment decisions where appropriate**
- Clearly evidence **financial hardship and vulnerability**

Final thought

This is a clear move towards a more **enforcement-led system**. The key issue for advisers will be whether safeguards in the Code translate into fair practice on the ground.

BENEFIT DEBTS

Driving bans for those who refuse to repay benefit debts as **new DWP powers** come into force



Fully Funded Workforce Wellbeing Training and Support Available for Scotland's Free Money Advice Sector

As part of Money Advice Scotland's Workforce Wellbeing Project, we continue to offer a range of free wellbeing workshops and training opportunities designed specifically for staff working across Scotland's free money advice sector.

Our training programme has been developed in response to the unique challenges faced by advisers, support staff, managers, and leaders working in advice services. The sessions combine practical tools, evidence-informed approaches, and opportunities for reflection and discussion, helping participants build confidence, resilience, and wellbeing both individually and within their teams.

Current workshops include:

- Supporting Your Wellbeing When Working with Vulnerable Clients
- A Practical Guide to Managing Team Wellbeing
- Priorities and Focus Workshop
- Stress Management Workshop
- Building Empowerment and Resilience Through Transactional Analysis
- Protecting Your Wellbeing Workshop

All sessions are delivered online and are fully funded by the Scottish Government for staff working within Scotland's free money advice sector. Workshops are interactive, practical, and suitable for advisers, support staff, managers, and leaders.

You can view upcoming sessions and book places via our Eventbrite page:

[Workforce Wellbeing Training & Events on Eventbrite](#) - Places can fill quickly, so early booking is recommended.

Tailored Organisation/Team Wellbeing Training and Support

In addition to our scheduled training programme, the Workforce Wellbeing Project can also provide tailored support to help organisations strengthen workforce wellbeing and respond to their specific challenges and priorities.

This includes:

- Exclusive in-house delivery of our wellbeing workshops for staff teams, managers, and leaders
- Bespoke wellbeing training designed around your organisation's specific needs, challenges, and development priorities
- Organisational wellbeing consultancy, including support with workforce wellbeing strategies, action planning, wellbeing surveys, and wellbeing initiatives

Whether you are looking to support a single team, develop managers, improve organisational wellbeing, or create a longer-term wellbeing plan, we would be happy to explore how we can support you.

If you would like to discuss any of these opportunities, please get in touch for an informal conversation. **Chris Earle** Workforce Wellbeing Officer chris@moneyadvicescotland.org.uk

Financial help for starting primary school

Families across Scotland can now apply for over £330 to help with the costs of preparing for primary school, as applications for Best Start Grant School Age Payment open today (1 June 2026).

Applications for children born between 1 March 2021 and 28 February 2022 are open from 1 June 2026 to 28 February 2027. It is designed to ease the financial pressures that come with a child starting primary one and can be spent on anything families need – from clothes and stationery to school trips. Importantly, families do not need to wait until their child starts school to apply. The application window for children born between 1 March 2020 and 28 February 2021 has now closed.

→ Families receiving Scottish Child Payment who are eligible for School Age Payment should get an automated payment and do not need to apply.

Full eligibility details and how to apply visit [Best Start Grant and Best Start Foods – mygov.scot](https://mygov.scot)

The infographic features a central image of a young boy in a school uniform with a blue backpack, smiling. In front of him are school supplies: a blue water bottle, a yellow pencil case, and several books. A sign on the desk reads 'READY FOR PRIMARY 1'. The background shows a classroom setting with coats hanging on a rack.

Financial help for starting primary school

Best Start Grant
SCHOOL AGE PAYMENT
£331.95
PER CHILD

Families across Scotland can now apply for over **£330** to help with the costs of preparing for primary school.

- Apply from **1 June 2026**
Applications close **28 February 2027**
- For children born between **1 March 2021 and 28 February 2022**
- £331.95** per child to help with the costs of starting primary school
- Can be spent on anything families need – from clothes and stationery to school trips

Don't wait until your child starts school to apply. You may still be eligible if you are deferring your child's start date or they will not be attending school.

Families receiving Scottish Child Payment who are eligible for School Age Payment should get an automated payment and do not need to apply.

Full eligibility details and how to apply visit [Best Start Grant and Best Start Foods – mygov.scot](https://mygov.scot)

Social Security Scotland
Tèarainteachd Shòisealta Alba

COST OF THE SCHOOL DAY
Cost of the School Day is a project delivered by Child Poverty Action Group in Scotland. It works with schools and local authorities to identify and remove hidden financial barriers in schools so that children from low-income families can fully participate, feel included and reach their full potential. cpag.org.uk/education

Use of 'substantial risk' in LCWRA decisions continues to fall

New figures show a sharp decline in the use of the 'substantial risk' route to LCWRA. Just 11% of decisions in 2025/26 (to Nov 2025) relied on this provision, down from 33% in 2019/20.

The proportion has fallen steadily year-on-year, despite overall LCWRA decisions increasing. For advisers, this highlights **the need to clearly evidence risk** where relying on this route, given its reduced use in decision-making.

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

Enquiries to admin@grampianadviceforum.co.uk

NRNE Partnership Spring 2026 Newsletter



No Recourse
North East

We are pleased to share the latest edition of the NRNE Partnership Spring 2026 Newsletter.

If you have been wondering what we have been working on over the past few months, this edition brings together some of our latest updates from across the partnership, highlighting our work, learning, insights, and the lived realities that continue to shape our collective efforts across Aberdeen, Aberdeenshire, and Moray.

The newsletter includes updates from our partnership activities, lived experience engagement, training and awareness-raising work, community events, and reflections from those involved in supporting people affected by No Recourse to Public Funds (NRPF).

If you are interested in further conversation, would like to explore opportunities for collaboration, require support, or would like to discuss training opportunities, please do not hesitate to get in touch.

Thank you for staying connected with us and for your ongoing commitment to supporting people affected by NRPF. We greatly value the contribution of all our partners and look forward to continuing our work together.

You can access the newsletter using this link: <https://nrnepartnership.org/2026/06/01/nrne-newsletter-spring-2026/>

ESA Work Capability Assessments (WCA) – June 2026 Update

The latest Department for Work and Pensions statistics confirm that outcomes for Employment and Support Allowance (ESA) Work Capability Assessments remain broadly stable, with no significant shift in decision-making patterns. The majority of claimants continue to be placed in the Support Group, indicating limited capability for work and work-related activity, and reinforcing the trend that ESA now largely serves claimants with more severe or long-term health conditions. Overall volumes of ESA assessments remain relatively low. Most assessments undertaken are initial decisions, with comparatively few repeat assessments. This reflects the ongoing transition to Universal Credit (UC), which has replaced income-related ESA for new claims and now accounts for the majority of Work Capability Assessments.

Mandatory reconsiderations (MRs) continue to account for a small proportion of ESA decisions. Where they are requested, they are typically processed more quickly than the initial assessment stage. Appeal outcomes included in the release largely relate to historic claims, given the time taken for cases to progress through the tribunal system, and should therefore be viewed as reflecting past decision-making rather than current practice.

Clearance times for ESA Work Capability Assessments remain measured in months, highlighting ongoing delays in the system, although mandatory reconsiderations are generally resolved within a shorter timeframe.

In summary: ESA WCA outcomes remain consistent, with high Support Group award rates, low dispute volumes, and a system that is increasingly residual as UC becomes the primary route for new incapacity assessments.

[ESA: outcomes of Work Capability Assessments including mandatory reconsiderations and appeals: June 2026 – Accredited official statistics announcement – GOV.UK](#)

When Two Systems Don't Talk: Problems Between Social Security Scotland and the DWP

A recent parliamentary debate has highlighted ongoing problems in how Social Security Scotland (SSS) and the Department for Work and Pensions (DWP) work together. For advisers, this is worth noting as the issues raised are ones many of us will recognise in day-to-day casework.

What's going wrong?

MPs raised concerns that the two systems are not communicating properly. This is leading to:

- Incorrect deductions from benefits, particularly Universal Credit
- Cases where a client has an "underlying entitlement" to a Scottish benefit but isn't actually paid it, yet the DWP still reduces their UC
- Conflicting information being given by DWP and SSS staff
- Long delays and repeated chasing to resolve straightforward issues

In practice, this means clients are being caught between two systems that don't always match up.

Impact on clients

The debate made clear that the impact on claimants can be significant:

- Loss of income due to incorrect deductions
- Confusion about who to contact or challenge
- Increased stress, particularly for vulnerable clients such as carers and disabled people

MPs described cases where it took months to identify the cause of errors, with advisers and caseworkers being passed between organisations.

Why this is happening

A key issue is the split between reserved benefits (DWP) and devolved benefits (Scotland). While the systems are meant to work together, in reality:

- There is unclear responsibility when something goes wrong
- Data and entitlement decisions are not always shared or recognised correctly
- The transition to Scottish benefits has added complexity and confusion

Overall, the system is still adjusting to devolution, and it's not always working smoothly.

What should advisers look out for?

Based on the issues raised, key risk areas include:

- Clients with carer entitlement (especially where not paid due to overlapping benefits like State Pension)
- Cases involving UC deductions linked to Scottish benefits
- Situations where the client is told different things by DWP and SSS
- Delayed or unresolved disputes between the two bodies

If something doesn't look right, it's worth checking whether underlying entitlement has been incorrectly treated as payment.

What needs to change?

MPs called for:

- Better data sharing and system alignment
- Clearer accountability between DWP and SSS
- Faster and more consistent responses to casework

The overall message was that the current setup is too complex and not working well for claimants.

Quick takeaway

If a client's benefit doesn't add up, especially where Scottish and UK benefits overlap, consider whether this is a cross-system issue rather than a simple DWP error.

Relationship between Social Security Scotland and the – Hansard – UK Parliament

Benefit cap increasingly affecting single people without children

New analysis highlights a notable shift in who is being impacted by the benefit cap, with more than one in five affected households now made up of single people without children. This reflects a gradual change in the profile of capped households, which have traditionally been dominated by families with children.

Latest DWP statistics show around 115,000 households were subject to the benefit cap as of February 2026, with the majority still including children. However, the share of capped households without children has been increasing, signalling that the policy is reaching a broader group of claimants.

The findings are significant because single adults without children generally have access to lower benefit levels and fewer exemptions. For example, they face a lower cap threshold than couples or lone parents, making them more vulnerable to deductions where housing costs are high.

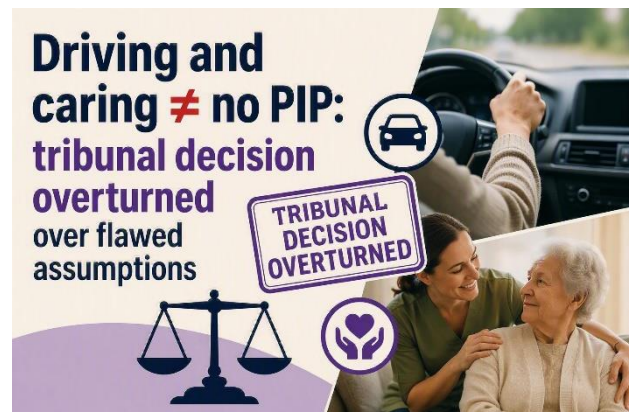
This trend may have implications for advice services, as more single claimants experience shortfalls in their Universal Credit awards due to the cap. It also reinforces concerns that the policy is affecting groups with limited financial resilience and fewer routes out of hardship.

Advisers should be alert to the growing number of single clients affected by the cap, particularly those in high-rent areas or without access to work-related exemptions.

[Benefit cap: number of households capped to February 2026 - GOV.UK](#)

Driving and caring ≠ no PIP: tribunal decision overturned over flawed assumptions

A recent Upper Tribunal decision is a useful reminder that everyday activities like caring for others or driving do not automatically undermine a PIP claim. In **[LG v SSWP \(UA-2026-000207-PIP\)](#)**, the tribunal found that the First-tier Tribunal had erred by failing to properly explain why it thought the claimant's caring responsibilities and ability to drive were inconsistent with an award of PIP.



The Upper Tribunal confirmed that tribunals must clearly set out their reasoning and cannot rely on assumptions about what someone *should* be able to do. Simply being able to carry out certain activities does not mean they can complete PIP tasks safely, reliably, or repeatedly. Where reasoning is unclear or unsupported, this amounts to an error of law and the decision can be set aside.

For advisers, the case reinforces the importance of challenging decisions that rely on perceived inconsistencies without proper analysis, and of demonstrating how activities are managed in practice – including any support, adaptations, or after-effects.

While this decision relates to PIP, the same principles are relevant to Adult Disability Payment (ADP) in Scotland, where assessments must also consider whether activities can be carried out safely, to an acceptable standard, repeatedly and within a reasonable time.

Billions invested but challenges remain in tackling child poverty

The Scottish Government has published its latest progress report on tackling child poverty, highlighting significant investment but acknowledging ongoing challenges. Speaking in Parliament, Social Justice Secretary Shirley-Anne Somerville confirmed that more than £3.1 billion was targeted at low-income households in 2025/26, including nearly £1.5 billion focused on children.

Latest figures show that 21% of children in Scotland were living in relative poverty in 2024/25, though this remains lower than the UK average. Ministers pointed to policies such as the Scottish Child Payment, free school meals, and mitigation of the benefit cap as key drivers of progress, with around 50,000 children expected to be kept out of poverty this year.

However, the debate highlighted concerns across parties about whether current measures go far enough, particularly in the context of ongoing cost of living pressures and wider UK policy decisions. In response, the Government announced a review of how child poverty targets are measured, arguing that existing income-based measures do not fully capture the impact of wider support such as childcare, employability programmes, and cost-saving initiatives.

Ministers emphasised that tackling child poverty will remain a central priority, alongside continued pressure on the UK Government to reform policies such as the benefit cap and housing support.

- [Meeting of the Parliament: 18/06/2026 | Scottish Parliament Website](#)
- [A brighter future for every child - gov.scot](#)

CFINE's SAFE Team are currently recruiting for a SAFE Team Outreach Advisor



The primary focus of this role is the provision of financial capability support to individuals across the communities on an outreach basis.

This will involve attending locations across Aberdeen alongside the mobile pantry and locating in outreach settings to provide SAFE support to local residents.

- Fixed Term until 31st March 2027
- 36.25 Hours per week
- Based at CFINE, 2-4 Poynerook Road, Aberdeen AB11 5RW and Outreach locations across Aberdeen.

Find out more on our website: <https://lnkd.in/e9yPcnk6>

Applying?

To apply, please request an application form for this post by emailing SCockburn@cfine.org.

Complete and return your application accompanied by a letter stating why you are suitable for this post, to Sarah Cockburn, 2-4 Poynerook Road, Aberdeen, AB11 5RW or by email to SCockburn@cfine.org

Closing date: 5pm, Friday 3rd July

Community Food Initiatives North East (CFINE)

Do your staff reach for an early morning snack or after meeting pick-me up?

Look no further! - Speak to CFINE today to provide your workforce with a healthy snack option, which in turn, supports the work CFINE delivers across the city.

CFINE operates as a charity and social enterprise, with all profits from enterprise fruit sales reinvested to support CFINE's charitable activities. For more information please email info@cfine.org or check out our website

[Business Sales - Cfine](#)



FRESH FRUIT FOR YOUR OFFICE?
CFINE delivers fresh fruit to workplaces across Aberdeen

Contact us to find out more about providing your workforce with a healthy snack option.

All profits from fruit sales are reinvested into supporting CFINE's charitable activities.

"Delivering a quality service to Aberdeen's business community for over 20 years"

Contact us today!



DWP Health Assessments Now Recorded as Standard

Clients and advisers have often raised concerns that assessment reports do not always accurately reflect what was said during a DWP medical assessment. In a significant move to improve transparency, the DWP has announced that **from 29 June 2026**, all telephone and face-to-face health assessments for ESA, Universal Credit Work Capability Assessments and Industrial Injuries Disablement Benefit will be audio recorded as standard.

Claimants can choose not to be recorded by contacting the Health Assessment Advisory Service (HAAS) before the appointment or by informing the health professional during the assessment. The DWP states that opting out will not affect the claim or cause delays. Video assessments are not currently recorded due to technical limitations.

Claimants can request a copy of their recording during or after the assessment. A secure download link will be sent by text message and can be accessed using a smartphone and National Insurance number.



Many advisers will welcome this change, as recordings may help resolve disputes about what was discussed during an assessment and could prove useful when challenging decisions.

Further information is available in the Government guidance, Audio recordings at health assessments.

[Audio recordings at health assessments - GOV.UK](#)



BOARD GAMES & LANGUAGE CAFÉ FOR WOMEN

Come along to our fortnightly, Friday afternoon sessions where you can practise your English, meet other women who live in Aberdeen and play some games. Tea, coffee and biscuits will be provided

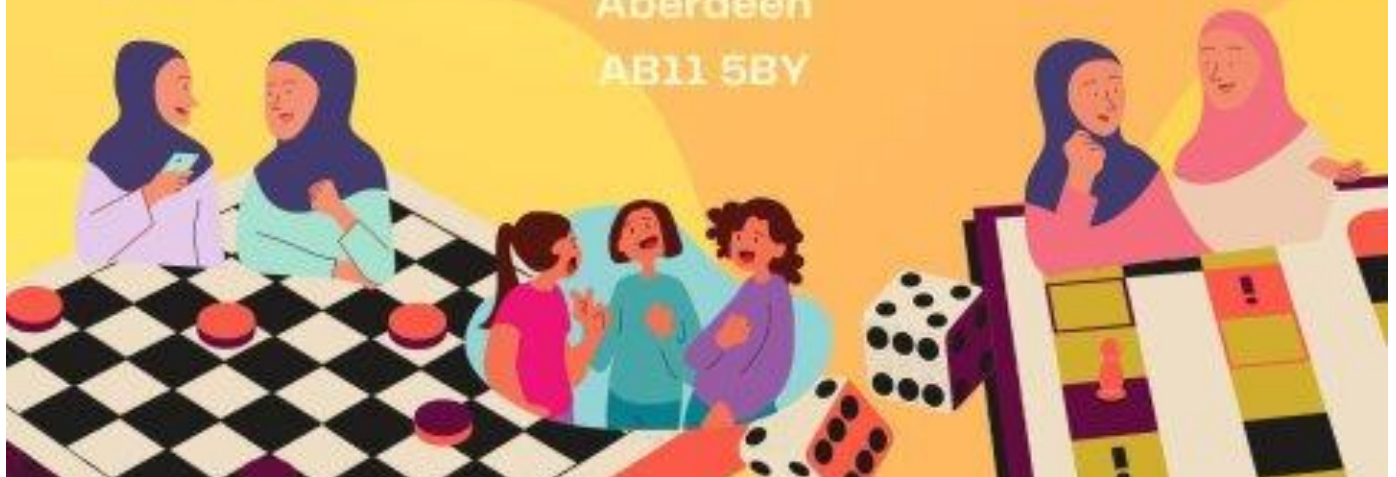
Fridays, 13:00 - 15:00

Education Suite @ The Maritime Museum

Shiprow

Aberdeen

AB11 5BY





*Referral/ initial note of interest prior to attendance.

Unless otherwise stated,
all groups and classes are at
33 Ocean Spirit House,
Waterloo Quay, Aberdeen

SUMMER 2026

TIMETABLE

MONDAY

10.30am–12pm *Women's Group*
1–2.30pm *My Recovery and Me*
3–4pm *First Monday of each month Drug and Alcohol Recovery Training Drop-In session.*

TUESDAY

9–11am *ABZ Works* (fortnightly- email for information)
1–2.30pm *Pre and Post Rehab Group**
7.30–9pm *Family and Friends Support Group** (fortnightly from 23rd June). Please email fsg@alcoholanddrugsaction.org.uk

WEDNESDAY

10am–3pm *Drug and Alcohol Recovery Training.**
Please email dart@alcoholanddrug saction.org.uk for more information.
5–6.30pm *ADAPT* (fortnightly from 1st July)

THURSDAY

1–2.30pm *Tools For Life*

FRIDAY

10.30am–12pm *ADAPT - Neuroscience* (fortnightly from 26th June)
11am–1pm *Craft Group (at AiR)* Contact below for further info.

CONTACT US

Email adagroups@alcoholanddrugsaction.org.uk for more information.

Registered Scottish Charity SC013582

Enquiries to admin@grampianadviceforum.co.uk

ADAPT - NEUROSCIENCE

Explores a different topic every meeting relating to neurobiology, addiction science and recovery of the brain. The group is designed for individuals seeking to enhance their recovery journey through knowledge and support. The group recognizes the importance of a holistic approach to recovery offering an understanding of recovery.

ADAPT

Supports attendees to cope with urges, thoughts, feelings and behaviours that they may encounter during their recovery. It's an inhouse recovery focused meeting, co-hosted by a peer volunteer and ADA member of staff.

TOOLS FOR LIFE

Tools For Life is a topic focused meeting where a wide range of life experiences in recovery are explored.



DRUG AND ALCOHOL RECOVERY TRAINING

Our exclusive course is evidence-based, and utilises teaching tools and self-management skills to support recovery. It is also a safe space to be with like-minded people. This 7 week course explores various aspects of Self Coaching culminating in an accredited SCQF Level 5 qualification. There is an opportunity to find out more about this course, on the first Monday of each month.



WOMEN'S GROUP

Support session open to all women. Focusing on different themes and topics, the aim is to support developing tools and strategies to manage their recovery.

MY RECOVERY AND ME

A safe and welcoming community, where your recovery can be explored with like minded folk.

ABZ WORKS

ABZWorks visit ADA to support clients who are interested in training, volunteering or work opportunities.

PRE AND POST REHAB GROUP*

To tie-in with our residential rehab opportunities, there is now wrap-around support in the form of a Pre and Post Rehab group.

FAMILY AND FRIENDS SUPPORT GROUP

Support and advice for family and friends. It is an opportunity to meet and share experiences with those in a similar situation.

SILVER CITY SURFERS

www.silvercitysurfers.co.uk

Can You Help? Volunteer Tutors Wanted

Join Our Team

Get in touch to find out more!

07799 371329
silvercitysurfers@gmail.com
silvercitysurfers.co.uk/volunteering

- Support people 1 to 1
- Help with phones/tablets/laptops
- Share your digital skills
- Make a real difference
- Build confidence, learn skills

Universal Credit and temporary absences abroad

Fiona Seymour considers the rules which allow certain periods of temporary absence from Great Britain when deciding on UC entitlement.

One of the basic conditions of entitlement to UC is that a person must be 'in Great Britain'. A person who does not have the right to reside or who is not habitually resident will be treated as though they are not 'in Great Britain', and so not eligible for UC. But this article focuses on the provisions which allow certain periods of absence from Great Britain to be ignored (and so the basic condition of entitlement to UC continues to be met). Note that even if a client is a person covered by the Withdrawal Agreement, UC is not a benefit which is covered by EU social security co-ordination rules, so absences abroad in EU countries will still result in non-entitlement to UC, unless the absence can be ignored under these temporary absence rules.

It's important to remember that these rules only exempt a person from the requirement to be in Great Britain, so even if a person's absence is allowed under these rules, they still have to continue meeting all the other conditions of entitlement to UC whilst they are abroad.

[Universal Credit and temporary absences abroad | by Fiona Seymour | Adviser online | Jun, 2026 | Medium](#)

