### **Advice Bulletin: Winter 2023**

#### Introduction

This bulletin is compiled by the Advice Shop team to share information and advice with anyone who works with people receiving or entitled to welfare benefits. We want to increase the take up of benefits, raise awareness of people's rights and promote access to advice services.

The Advice Shop assisted more than 3,500 people in the previous 12 months, helping with over 1300 benefit claims and disputes achieving £6.1 million in additional income for them. Nearly 200 people were supported to address the management of £2.2 million of problematic debts. Our Advice Line dealt with more than 9,000 calls and emails, providing resolution to enquiries, signposting to other services, arranging appointments and undertaking casework.

In this bulletin we highlight various topics including

- Tax Credits claimants migration to UC
- Carers Allowance changes
- Cost of Living support
- Bereavement payments.

#### Feedback and contact us

This is the first bulletin we've produced in a long while, so we hope you find it useful. Please give us feedback.

- Telephone 0131 200 2360
- Email advice.shop@edinburgh.gov.uk
- Web www.edinburgh.gov.uk/adviceshop
- Address 249 High Street Edinburgh EH1 1YJ

### Tax Credits claimants to 'migrate' to Universal Credit

Tax Credits are ending, and most people must switch to Universal Credit. Recipients of Tax Credits should watch out for a letter, called a Universal Credit Migration Notice, from the Department for Work and Pensions (DWP). This letter explains what needs to be done and by when.

If you're 65 or older and receiving tax credits, the DWP will contact you. You'll need to apply for either Universal Credit or Pension Credit, depending on your situation.

# Cost of Living and Winter Fuel Payments

The autumn Cost of Living payment of £300 should have been paid to eligible claimants between 31/10/23 and 19/11/23. If someone who should have been eligible has not received a payment, then this should be checked. See details at Cost of Living Support - What cost of living support is available? | Turn2us

Winter Fuel Payments of £150 or £300 should be paid to eligible people aged over State Pension age in November or December. To check entitlement see details at Winter Fuel Payment - What is a Winter Fuel Payment? | Turn2us

## **Universal Credit and Pre-Settled Status**

A recent court case has determined that DWP must carry out individualised assessments of whether a refusal to award UC to those with Pre-Settled Status would breach their rights to live in dignity. While this doesn't guarantee a person's entitlement to UC, it ensures a full assessment must be carried out.

The decision could be liable to appeal by the Government though interim guidance has been issued for decision makers so potentially it will remain. For more information see the CPAG article.

It's crucial to act promptly and follow the instructions in the letter because you won't be automatically moved. If you don't act, your benefits will stop.

To keep getting financial support, make sure to claim Universal Credit by the deadline mentioned in your Migration Notice letter, even if you recently renewed your tax credits. For more information see <u>Citizens</u> Advice Scotland website



## Claiming Benefits without a National Insurance number

It is worth noting that to claim Adult Disability Payment or some other Social Security Scotland administered benefits, you need to have a National Insurance number (NINo).

You can claim DWP administered benefits without a NINo as the claim will act as an application for a NINo. Claiming Housing Benefit, for example if moved into temporary accommodation, will also start the process for a NINo.



### **Work Capability Assessment**

The Work Capability Assessment (WCA) is a process used in Universal Credit (UC) and Employment Support Allowance (ESA) to determine the work-related conditions for claimants with ill-health or a disability to continue receiving benefits. The WCA may assess someone as having a 'limited capability for work-related activity' (LCWRA) which means no work-related activity conditions apply, and the claimant receives an additional amount of benefit.

For some time, there have been long delays in getting a WCA completed for claimants so they may be missing out on additional income and subject to work-related activities. Requests for a WCA to be completed can be made directly through a claimant's UC journal and by speaking with their work coach.

There has been a consultation on proposed changes to the WCA. It will be 2025 at the earliest before any changes are implemented so we continue to focus on ensuring that claimants with ill-health or a disability get a WCA completed whenever appropriate.

### Upcoming changes to Carers Allowance in Scotland

Starting in November 2023, Carer Support Payment applications will open in pilot areas, pending parliamentary approval of regulations for rules and eligibility. Residents of Perth and Kinross, Dundee City, and Na h-Eileanan an Iar Councils will be the first to apply, with a phased national rollout beginning in Spring 2024. The benefit will be available nationwide by Autumn 2024.

Carer Support Payment will replace Carer's Allowance, currently managed by the Department for Work and Pensions, and will now be provided by Social Security Scotland. This marks the 14th Scottish benefit and fulfils a commitment in the Programme for Government.

Over 80,000 carers, including 1,500 full-time students currently ineligible for Carer's Allowance, will have access to this benefit in Scotland. More information will be released about the new benefit regarding rules and eligibility so be sure to look out for any further news at Support for Unpaid Carers – Social Security Scotland.

### **Scottish Child Payment**

This £25 per week payment per child under 16 years old, is available to anyone in receipt of qualifying benefits such as UC, income-related ESA or JSA, tax credits or Pension Credit. Some people are missing out on SCP as they haven't claimed a qualifying benefit to which they are entitled, or because they simply are not aware of it.

More detail can be found at <u>Scottish Child Payment</u> - mygov.scot

The claim process is straightforward and the income is making a very positive impact on child poverty in Scotland. Identifying entitlement when working with a household with children should be a priority.

#### **Bereavement payments**

Bereaved parents – including those who are/were not married or in a civil partnership - who lost their partner between 9 April 2001 and 8 February 2023 may be eligible for a backdated government payment even if they no longer have dependent children.

Bereavement Support Payment (BSP) and Widowed Parent's Allowance (WPA) have had eligibility extended to cohabiting parents with dependent children in February. These payments can be backdated to 30 August 2018.

Parents whose partner died before 9 February 2023 have until the end of 8 February 2024 to do so. More information on UK Government's website.

### Debt advice - demand is growing

Services are reporting significant increases in demand for debt advice as most Covid-related mitigation measures have been removed or amended and creditors are now able to pursue debts more rigorously. It has been a concern for a while that people have got used to living with their debts because of the mitigation measures, rather than seeking to address them.

We would urge people who have personal debt to seek advice as soon as possible so that services can provide the required assistance before debt enforcement measures – especially eviction and wage or bank arrestments – are pursued.

Call the Advice Line on 0131 200 2360 to get advice on how best to proceed.

### Edinburgh's housing crisis

The Council has declared a housing emergency in an unprecedented move to highlight the challenges faced in the city. Read more about this on our website.

For housing information and advice, the following are helpful sources of assistance:

- The City of Edinburgh Council 0131 529 7125 www.edinburgh.gov.uk
- Shelter 0808 800 4444 <u>www.scotland.shelter.org.uk</u>
- CHAI 0131 442 2100 chaiedinburgh.org.uk
- Civil Legal Assistance Office 0131 240 1960 www.clao.org.uk
- Crisis 0131 209 7700 www.crisis.org.uk

## Finding advice and information services

There are many providers of information and advice about benefits and debt issues in Edinburgh so it can be confusing to know the best source of assistance.

There is a map which shows the <u>location of advice services</u>, broken down into categories of provider and location. Please let others know that this is where to look for advice. The map is also included in the <u>Cost of living webpages</u> on our website where you can get lots of information on topics such as food, fuel, homelessness and grants.

#### 2023-24 Benefit rates

You can find the <u>current benefit rates</u> on RightsNet website.